

6523.0 - Household Income and Wealth, Australia, 2013-14

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Summary

Key Findings

KEY FINDINGS

The Survey of Income and Housing (SIH) collects data from households across Australia to measure levels of income and wealth and how these change over time.

In real terms, the average equivalised disposable household income in 2013–14 was \$998 per week, this increased from \$964 per week in 2011–12. This has increased over the last decade from \$746 per week in 2003–04. The median weekly equivalised disposable household income was \$844 per week, similar to 2011–12 (\$830 per week). Equivalisation accounts for increased consumption needs as household size increases. For more information, see the 'Key Concepts' section of this publication.

The average weekly equivalised disposable household income for high income households rose from \$1,903 to \$2,037 between 2011–12 and 2013–14. The income share of high income households was 41% in 2013–14, similar to 2011–12. For low income households, their average weekly equivalised income rose from \$395 to \$407 between 2011–12 and 2013–14.

The average net worth for all Australian households was \$809,900 in 2013–14, remaining relatively stable compared with \$764,500 in 2011–12. The spread of wealth across Australia is more unequal than for income mainly due to home ownership rates. This is partly because people build up wealth over their working life. Australia has a long history of home ownership in comparison to many other countries. Two thirds of Australian households owned or partly owned their home in 2013–14. As a result, rising house prices also contributed to an increase in total average household wealth. Average household wealth for those households who were renting was about 21% (\$183,000) of the average wealth of owner occupied households with a mortgage (\$857,900) and 13% of owner occupiers who owned their home outright (\$1.4 million).

Average household wealth for low wealth households in 2013–14 was \$35,600, for middle wealth households was \$462,500 and for high wealth households was \$2.5 million. There was little change in wealth in each of these groups between 2011–12 and 2013–14.

Over 70% of households had some level of debt in 2013–14. Of these, 26% were servicing a total debt that was three or more times their annualised disposable income. This increased from 24% of households with this level of indebtedness in 2011–12. These households are considered to be at higher risk of experiencing economic hardship if they were to experience a financial shock, such as a sudden reduction in their income or if interest rates were to rise.

This publication presents the main findings from the 2013–14 SIH. More detailed data is available in the data cubes, available from the 'Downloads' tab of this publication, and information about the survey itself is available in the Survey of Income and Housing, User Guide, Australia, 2013–14 (cat. no. 6553.0).

Introduction

INTRODUCTION

The 2013–14 cycle of the Survey of Income and Housing (SIH) collected information about income, wealth and other household characteristics from residents in private dwellings in Australia. It combines data on income and wealth that were previously presented in two separate publications:

- Household Income and Income Distribution, Australia (cat. no. 6523.0), and

- Household Wealth and Wealth Distribution, Australia (cat. no. 6554.0).

The SIH provides estimates of the distribution of income and wealth across the population, by various characteristics of households (e.g. income and wealth quintiles, main source of income, wealth, household type, tenure and employment status).

To demonstrate the potential of the SIH, this publication includes three case studies that explore how income and wealth vary for three types of households. These case studies give an overview of the economic wellbeing of couple families with dependent children, one parent families with dependent children and older households.

This issue is the first fully electronic release of SIH data, with separate Excel data cubes available from the 'Downloads' tab of this publication, by subpopulations including a range of household characteristics (such as income quintiles), and by state and territory.

An additional data cube on Imputed Rent will be released as part of this publication in late 2015.

ABOUT THE SURVEY OF INCOME AND HOUSING

The SIH was conducted annually from 1994–95 to 1997–98, and then in 1999–2000, 2000–01 and 2002–03. Commencing in 2003–04 the SIH has been conducted every two years, and has been integrated with the Household Expenditure Survey (HES) every six years. In 2003–04 and 2009–10 the SIH was integrated with the HES, as it will be again in 2015–16. In 2005–06, 2007–08, 2011–12, and 2013–14, the SIH was run as a stand-alone survey.

The 2013–14 SIH collected information from a sample of 14,162 households over the period July 2013 to June 2014. The key topics of the SIH are income, wealth and housing characteristics.

CHANGES IN THIS CYCLE

Key changes in 2013–14 compared with 2011–12 include:

- Australian Statistical Geography Standard (ASGS) 2011 has been used throughout the survey for sample selection, weighting and output. At the sub-state level, this required a break in the time series, with 2013–14 survey including Greater Capital City Statistical Area. Previous surveys used the Australian Standard Geographical Classification (ASGC);
- the expansion in the 2009–10 sample for an extra 4,200 households outside capital cities to support housing indicator reporting was maintained in the 2011–12 and 2013–14 cycles;
- this cycle of SIH includes extra housing information last collected in 2007–08;
- an item identifying carers has been added;
- a new model of imputed rent has been designed and implemented, which will be available in an additional release;
- data on the new Dad and Partner Pay subsidy has been collected;
- selected social transfers in kind variables have been modelled in 2013–14;
- a decrease in fully responding sample size from 14,569 households in 2011–12 to 14,162 households in 2013–14 due to increased sample loss and slightly lower response rates, this had little impact on the key estimates;
- additional information about lump sums drawn from superannuation;
- franking credits were previously partly modelled and added to disposable income. For 2013–14, franking credits were modelled for all income from dividends and added to gross income; and
- inclusion of questions on disability status, concession cards held, educational institution attended and private health expenditure that were last collected in the 2009–10 HES.

Key Concepts

KEY CONCEPTS

The economic wellbeing of individuals is largely determined by their command over economic resources. Income and wealth are the economic resources that households use to support their consumption of goods and services. This publication provides indicators of the level and distribution of after tax (disposable) household income and household wealth (net worth).

The definitions used to measure the economic wellbeing of people can have a significant impact on the results. The Australian Bureau of Statistics (ABS) follows international best practice for producing micro statistics relating to household economic resources.

This section provides definitions for the key concepts in this release. Further information on these concepts is provided in the Glossary and Explanatory notes, as well as the Survey of Income and Housing User Guide, 2013–14 (cat. no. 6553.0).

INCOME

Household income consists of all current receipts, whether monetary or in kind, that are received by the household or by individual members of the household, and which are available for, or intended to support, current consumption.

Income includes receipts from:

- employee income (whether from an employer or own incorporated enterprise), including wages and salaries, salary sacrificed income, non-cash benefits, bonuses and termination payments;
- government pensions and allowances (includes pensions and allowances from Commonwealth and State and Territory governments as well as pensions from overseas);
- profit/loss from own unincorporated business (including partnerships);
- net investment income (interest earned, rent, dividends, royalties); and
- private transfers (e.g. superannuation, workers' compensation, income from annuities, child support, and financial support received from family members not living in the same household).

Gross income is the sum of the income from all these sources before income tax, the Medicare levy and the Medicare levy surcharge are deducted. Disposable income is the net income after these deductions.

Some limits have been placed on superannuation lump sum payments included as income, where the magnitude of individual amounts received exceeds that likely to be used to support current consumption (e.g. termination and workers' compensation lump sum payments).

While income is usually received by individuals, it is normally shared between partners in a couple relationship and with dependent children. To a lesser degree, there may be sharing with other members of the household. Even when there is no transfer of income between members of a household, or provision of free or cheap accommodation, household members are still likely to benefit from the economies of scale that arise from the sharing of dwellings. The income measures shown in this publication therefore relate to household income.

WEALTH (NET WORTH)

Household wealth (or net worth) is the value of all the assets owned by a household less the value of all its liabilities.

Assets include:

- non-financial assets, such as dwellings and their contents, land, and vehicles;
- own incorporated and unincorporated businesses; and
- other financial assets such as bank accounts, shares, superannuation accounts, and the outstanding value of loans made to other households or businesses.

Liabilities are primarily the value of loans outstanding including:

- mortgages;
- investment loans;
- credit card debt;
- borrowings from other households; and
- other personal and study loans.

EQUIVALISATION

As household size increases, consumption needs also increase but there are economies of scale. An equivalence scale is used to adjust household incomes to take account of the economies that flow from sharing resources and enable more meaningful comparisons across different types of households.

Equivalising factors are calculated based on the size and composition of the household, recognising that children typically have fewer needs than adults. The ABS uses the OECD-modified equivalence scale which assigns a value of 1 to the household head, 0.5 to each additional person 15 years or older and 0.3 to each child under 15 years.

For a lone person household equivalised income is equal to actual income. For households comprising more than one person, it is the estimated income that a lone person household would need to enjoy the same standard of living as the household in question.

Table 1 shows that a couple household with one child would need \$1,800 weekly disposable income to have the same equivalised disposable household income as a lone person household with a disposable income of \$1,000.

TABLE 1 EXAMPLES OF EQUIVALISED INCOME

Household composition	Equivalising factor (x)	Disposable income (y)	Equivalised disposable income (y/x)
	no.	\$	\$
Lone person	1.0	1 000	1 000
Couple only	$(1 + 0.5) = 1.5$	1 500	1 000
Couple with one child under 15 years	$(1 + 0.5 + 0.3) = 1.8$	1 800	1 000
Group household with three adults	$(1 + 0.5 + 0.5) = 2.0$	2 000	1 000

Equivalence scales are mainly used for household income, but can also be used for household wealth.

FACT SHEETS

The Household Economic Wellbeing Fact Sheet Series is available from the publication Household Income and Income Distribution, Australia, 2011–12 (cat. no. 6523.0) 'Downloads' tab and provides a broad overview of the key concepts and data sources for measuring household economic wellbeing. The Household Economic Wellbeing fact sheet series currently comprises:

- Fact sheet 1. What is household economic wellbeing?
- Fact sheet 2. Understanding measures of income and wealth
- Fact sheet 3. Low economic resource households
- Fact sheet 4. Key data sources
- Fact sheet 5. Changes over time

The series may be expanded in the future to cover other aspects of these important statistics.

Household Income and Wealth Distribution

HOUSEHOLD INCOME AND WEALTH DISTRIBUTION

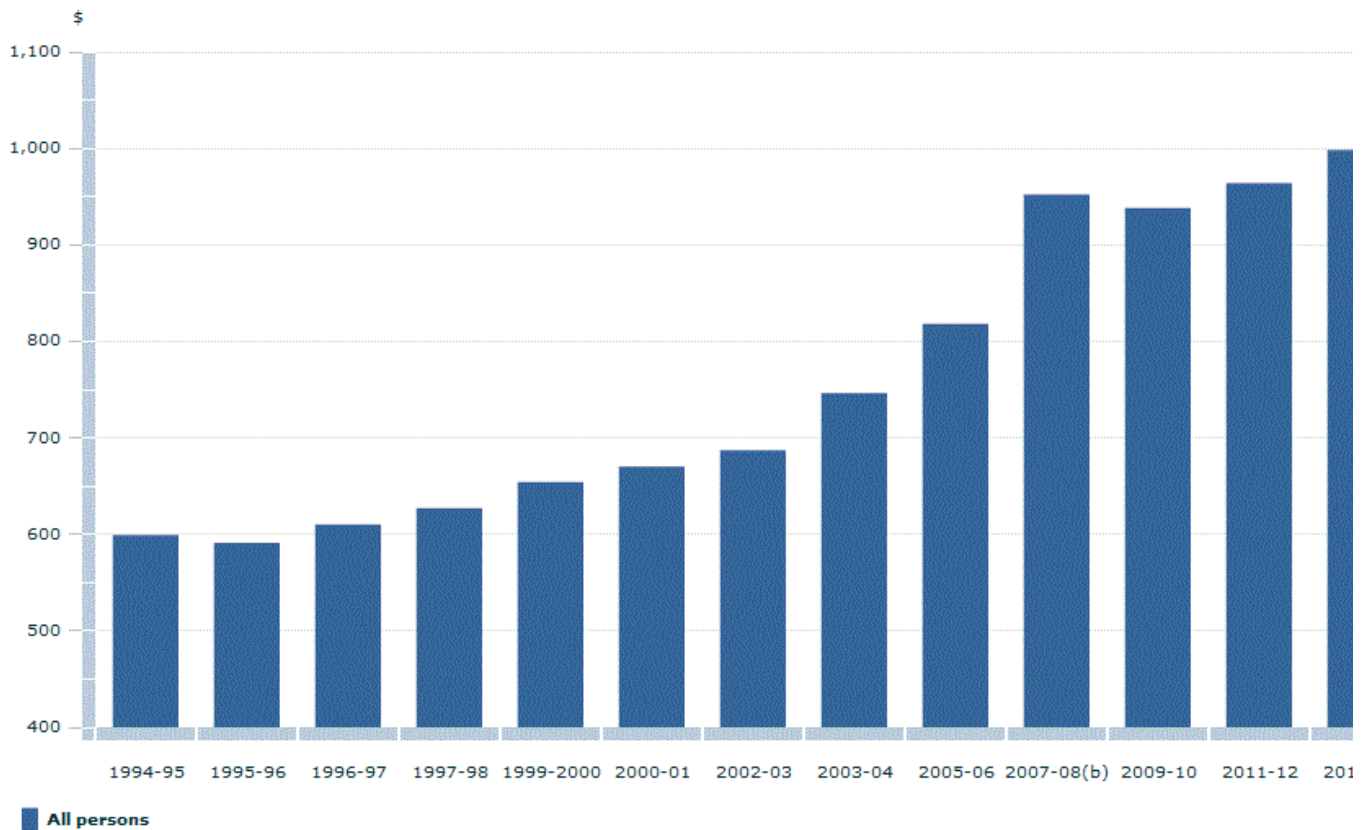
For most households, income is the most important resource they have to meet their living costs. However, reserves of wealth can be important for maintaining living standards in periods of reduced income or substantial unexpected expenses. Therefore, it is important to consider both income and wealth to understand the economic circumstances of individual households.

Household Income and Wealth Levels

HOUSEHOLD INCOME AND WEALTH LEVELS

In 2013–14, the mean equivalised income per week was \$998 per week, this increased from 2011–12 (\$964 per week). As shown in Graph 1, household income increased from 1995–96 to 2007–08. A decline in household income followed the Global Financial Crisis (GFC), household income has since recovered and increased to a level higher than 2007–08.

Graph 1 Mean weekly EDHI(a) 1994-95 to 2013-14



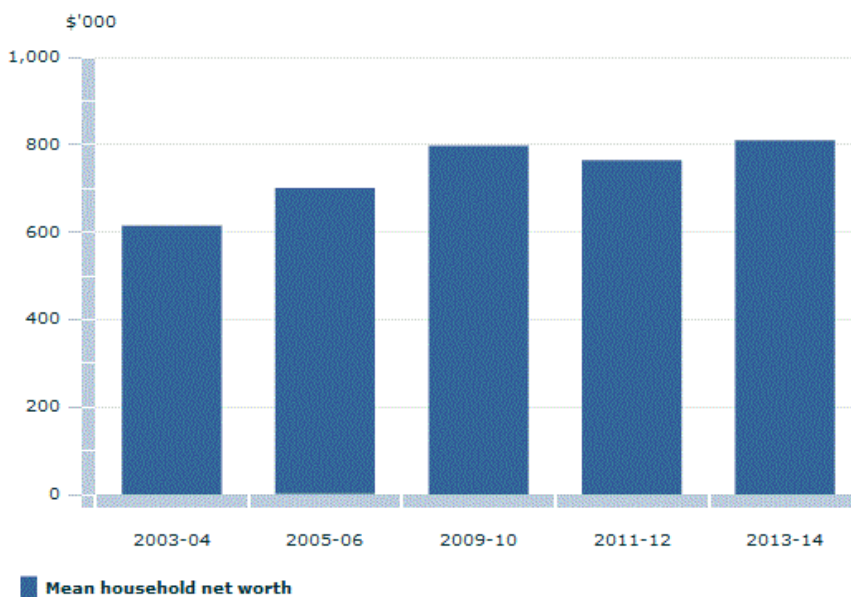
Footnote(s): (a) Equivalised Disposable Household Income (b) In 2007-08 there was a change in income standards, see paragraph 8 of the Explanatory Notes for more information

Source(s): Graph data SIH

In 2013–14, for 61% of households, the main source of income was employee income, while a further 25% received their main source of income from government pensions and allowances. This is similar to 2011–12.

As shown in Graph 2, in real terms, the value of mean household wealth (net worth) in 2013–14 was \$809,900 which was relatively stable to the value in 2011–12 (\$764,500). However, it was higher than in 2003–04 (\$614,500). Wealth is a net concept and measures the extent to which the value of a household's assets exceeds the value of its liabilities. In 2013–14, the mean value of household assets was \$954,800. The corresponding mean value of household liabilities was \$144,900.

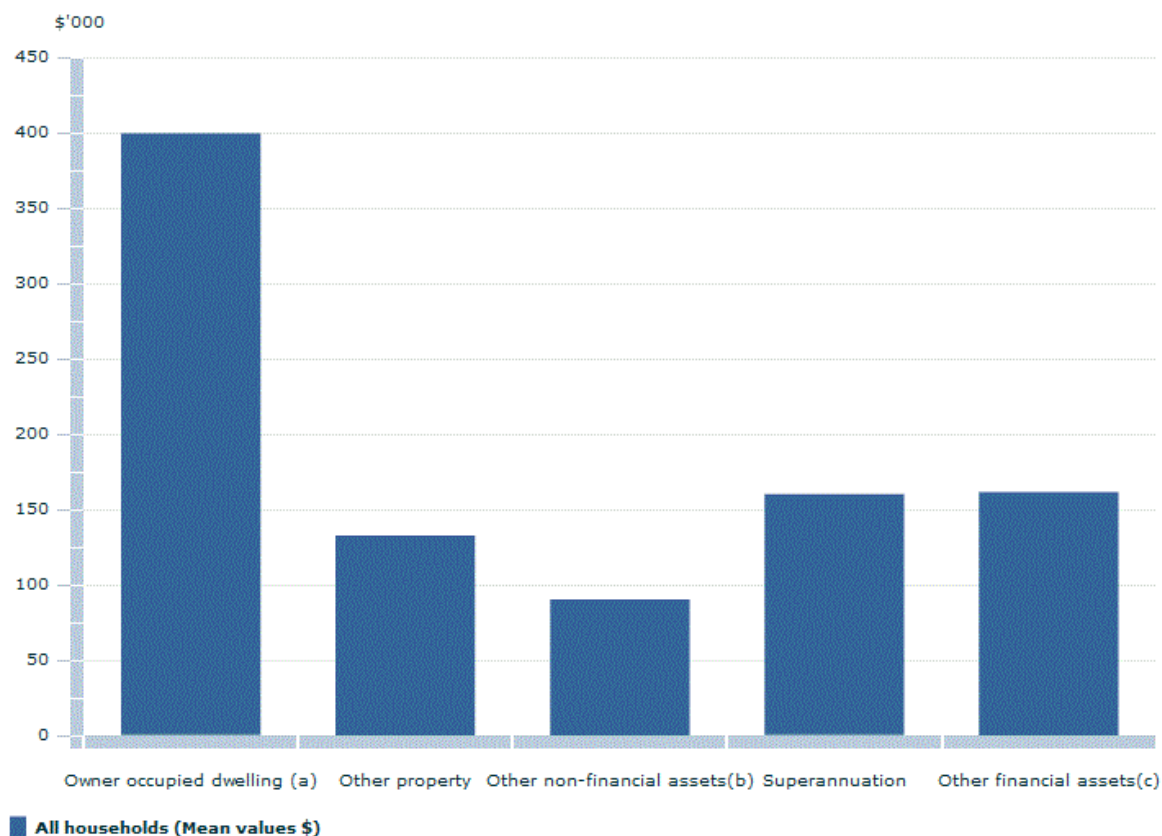
Graph 2 Mean household net worth, 2003-04 to 2013-14



Source(s): Graph data SIH

As shown in Graph 3, owner occupied dwellings were the largest asset held by households, representing a value of \$399,300 when averaged across all households and accounts for 42% of household assets. Superannuation funds were the second largest asset and largest financial asset held by households, averaging \$159,900 per household across all households and accounting for 17% of household assets. One in five households (19%) owned property other than the dwelling in which they lived, including residential and non-residential property for rent, and holiday homes. The value of other property averaged \$132,500 across all households which accounted for 14% of total assets.

Graph 3 Mean value of assets, all households, 2013-14

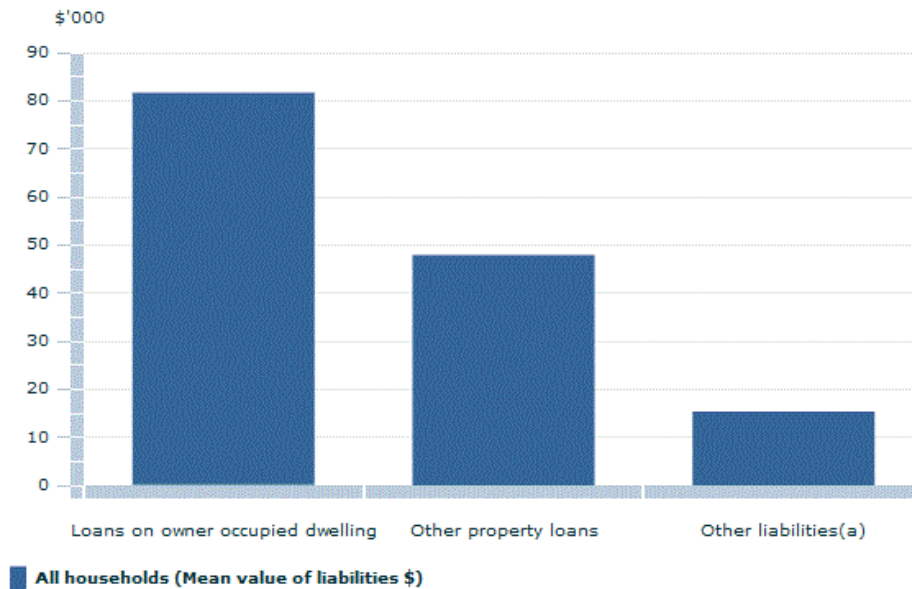


Footnote(s): (a) Includes stand alone houses, semi-detached and units (b) Includes contents of dwelling and vehicles (c) Includes accounts held in financial institutions (excludes offset accounts), offset accounts, shares (excludes own incorporated business), public unit trusts, private trusts, own incorporated business (net of liabilities) and own unincorporated business (net of liabilities)

Source(s): Graph data SIH

Loans to purchase owner occupied dwellings were the largest value across all household liability. They averaged \$228,000 for owner occupied households with a mortgage. The difference between the value of the home and the remaining value of the loan results in an average equity in their homes of \$366,400. As shown in Graph 4, for all households, the average loan for owner occupied dwellings was \$81,600, while loans outstanding for other property averaged \$47,900. For all households, the average study loan debt was \$3,100 and the average credit card debt was \$2,700.

Graph 4 Mean value of liabilities, all households, 2013-14



Footnote(s): (a) Includes debt outstanding on study loans, amount owing on credit cards, principal outstanding on loans for vehicle purchases (excludes business and investment loans), principal outstanding on investment loans (excludes business and rental property loans), and principal outstanding on loans for other purposes (excludes business and investment loans)

Source(s): Graph data SIH

Income and Wealth Distribution

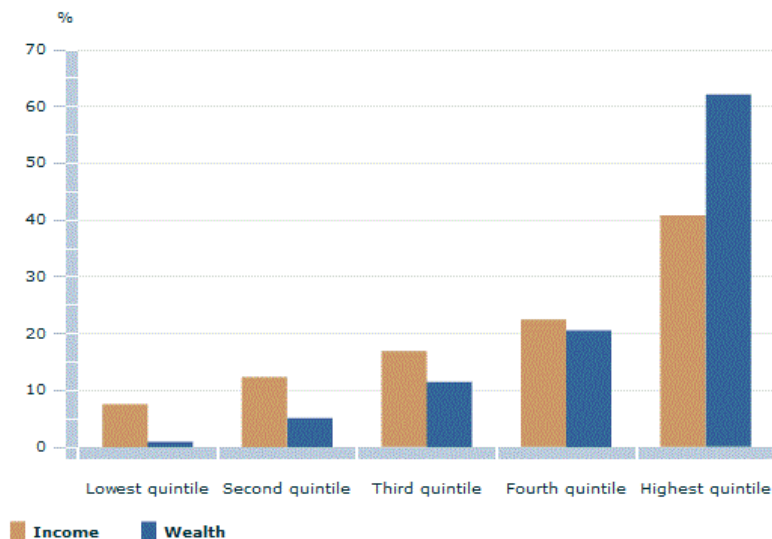
INCOME AND WEALTH DISTRIBUTION

There are a range of measures that can support analysis of how income and wealth are shared among households in Australia. One method is to consider the distribution of income and wealth by ranking households from lowest to highest income or wealth and then divide the population into five equal groups (quintiles).

As shown in Graph 1, after taking account of the number and age of people in the household, households in the highest income quintile received over 40% of total income in 2013–14. By comparison, households in the lowest quintile received 7.3% of total income. This pattern has remained relatively stable over the past 20 years.

The distribution of wealth is more unequal than for income. Graph 1 shows that the top 20% of households when ranked by their level of wealth, owned 62% of total household wealth in 2013–2014. By comparison, the bottom 20% of households, owned less than 1% of all household wealth.

Graph 1 Share of net worth & EDHI(a) per quintile, 2013-14

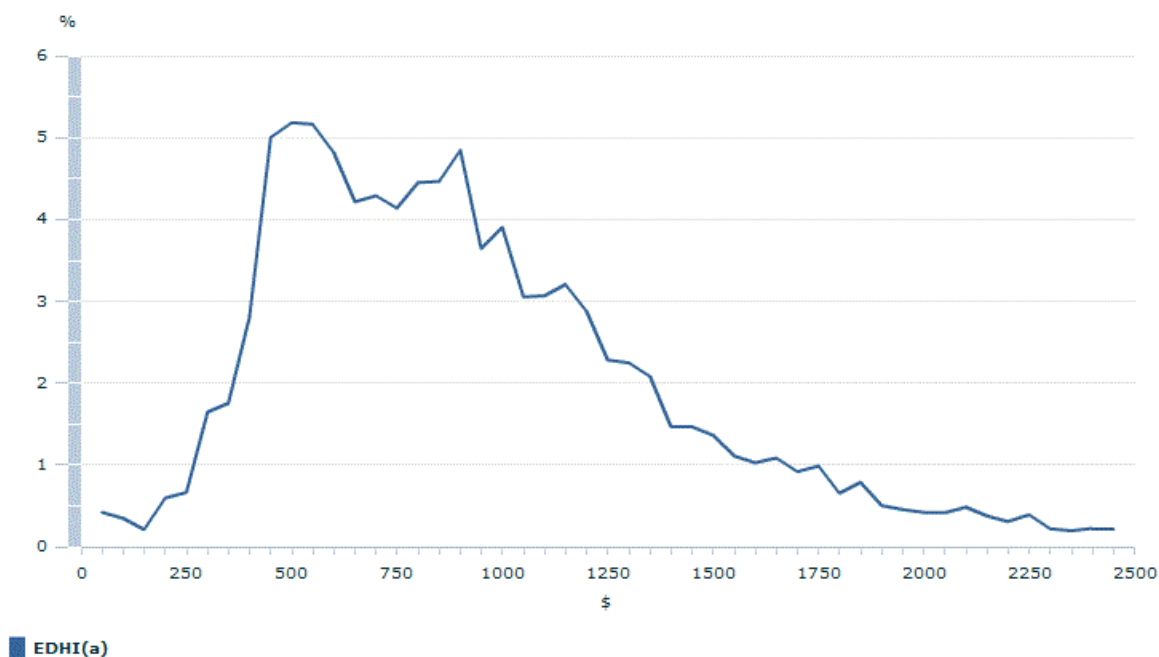


Footnote(s): (a) Equivalised Disposable Household Income

Source(s): Graph data SIH

The mean equivalised disposable household income of all households in Australia in 2013–14 was \$998 per week. The median was lower, however, at \$844 per week. This reflects the unequal distribution of income with a larger proportion of low income households and a smaller proportion of very high income households, as shown in Graph 2.

Graph 2 Distribution of household income(a), 2013-14



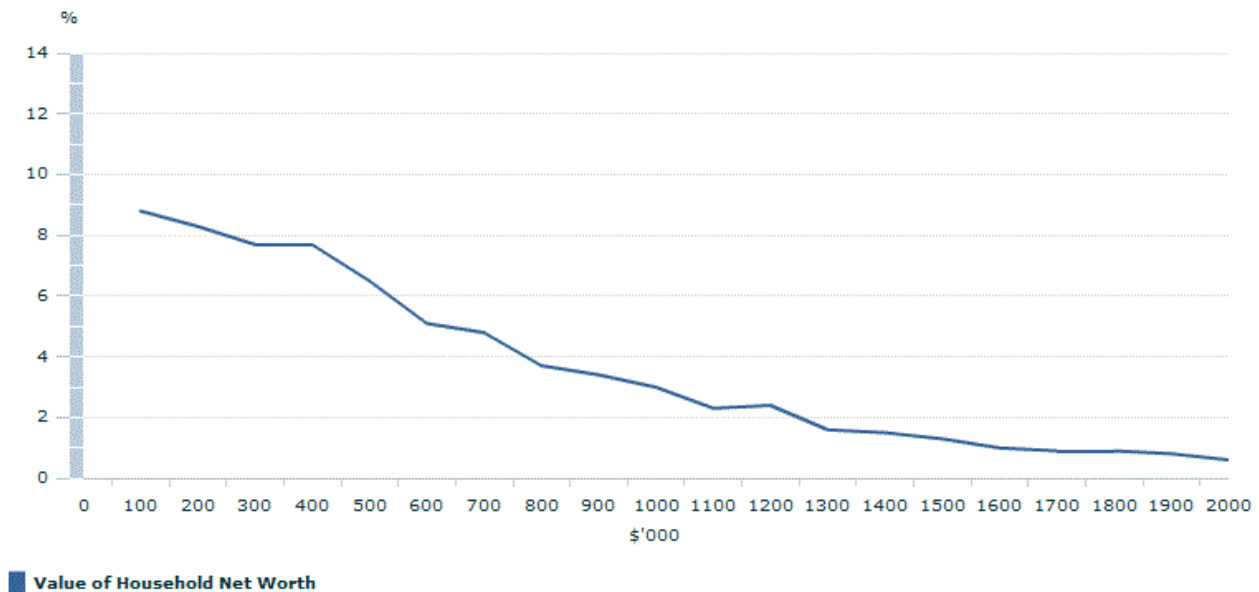
Annotation(s): Persons with an income between \$50 and \$2,500 are shown in \$50 ranges on the graph.

Footnote(s): (a) Equivalised Disposable Household Income

Source(s): Graph data SIH

Similarly, while the mean wealth of all households in Australia in 2013–14 was \$809,900, the median was much lower at \$461,500. As shown in Graph 3, there is greater inequality in the net worth distribution. The 20% of households with the lowest net worth had a mean net worth of \$35,600. Of these, 93,800 households had negative wealth. In comparison, the 20% of households with the highest net worth had a mean net worth of \$2,514,300.

Graph 3 Distribution of household net worth, 2013-14



Annotation(s): Households with net worth between \$0 and \$2,000,000 are shown in \$100,000 increments.

Source(s): Graph data SIH

There are many summary indicators of the distribution of income and wealth across the population. The ABS uses the Gini coefficient as an internationally comparable indicator. The Gini coefficient is not overly sensitive to low and negative incomes. The Gini is a single statistic that lies between 0 and 1. If everyone in the population had the same income or wealth, the Gini coefficient would be zero. Gini coefficient values that are closer to 1 represent greater inequality.

In 2013–14, the Gini coefficient was 0.333 for income, compared to 0.320 in 2011–12. The Gini coefficient is quite sensitive to high values and more high income households were included in the 2013–14 cycle of the SIH than previously, due to sampling variation. The Gini coefficient for wealth is typically higher than for income, reflecting the greater level of inequality in the distribution of wealth. The Gini coefficient for wealth in 2013–14 was 0.605 compared to 0.593 in 2011–12. Change in the distribution of income and wealth over time is a key area of interest for social and economic policy analysts and researchers. Distribution analysis can indicate whether the material living standards of the community are improving evenly across the population.

Low, Middle and High Income and Wealth households

LOW, MIDDLE AND HIGH INCOME AND WEALTH HOUSEHOLDS

Households with middle and high incomes tend to have a corresponding level of economic resources and wellbeing. Low income households, however, do not always have a lower level of economic wellbeing, because a low income household may have a high level of wealth which helps to support consumption. For this reason, it is important to consider income and wealth distributions together to better understand the economic wellbeing of households.

In this section, the characteristics of households with different income and wealth levels are compared. For this comparison:

- High income households are those in the highest equivalised disposable household income quintile
- Middle income households are those in the third equivalised disposable household income quintile
- Low income households are those in the lowest equivalised disposable household income quintile, adjusted to exclude the first and second percentiles.

This low income definition replaces the definition used in previous cycles, which was households in the second and third deciles. The new definition better captures genuinely low income households by excluding those with nil or negative income, or income significantly below government pension rates. Such households may be experiencing a temporary economic setback, or have high levels of wealth to support their consumption expenditure compared to other households in the lowest income quintile.

To compare different wealth levels:

- High wealth households are those in the highest net worth quintile
- Middle wealth households are those in the third net worth quintile
- Low wealth households are those in the lowest net worth quintile.

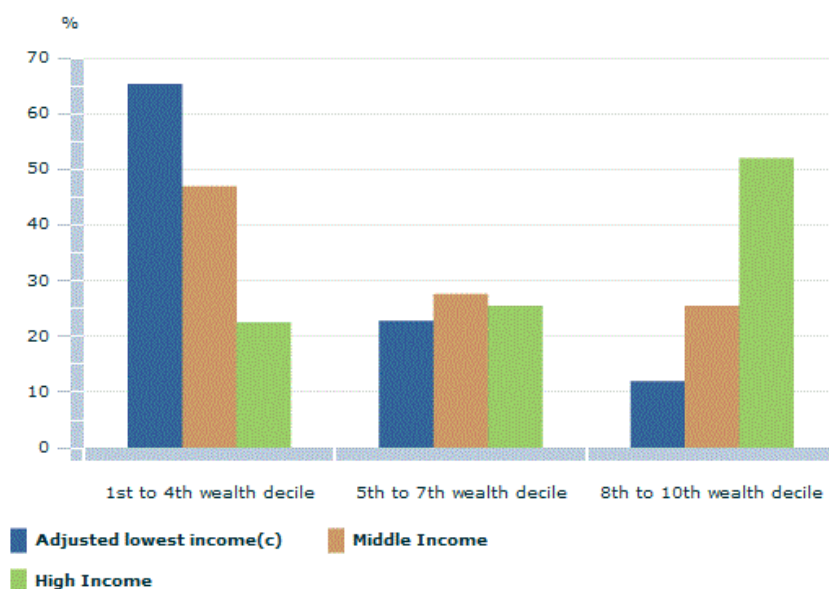
For more information see the Survey of Income and Housing, User Guide, Australia, 2013–14 (cat. no. 6553.0).

Characteristics of Low, Middle and High Income households

CHARACTERISTICS OF LOW, MIDDLE AND HIGH INCOME HOUSEHOLDS

In 2013–14, 65% of low income households had wealth levels in the lowest four wealth deciles (or net worth less than \$329,000), while nearly 23% had medium levels of household wealth (deciles five to seven). Nearly 12% had net worth exceeding \$800,000 (that is, were in the top three wealth deciles) and are unlikely to be at risk of experiencing economic hardship, as shown in Graph 1.

Graph 1 Comparison of wealth(a) by income group(b), 2013–14

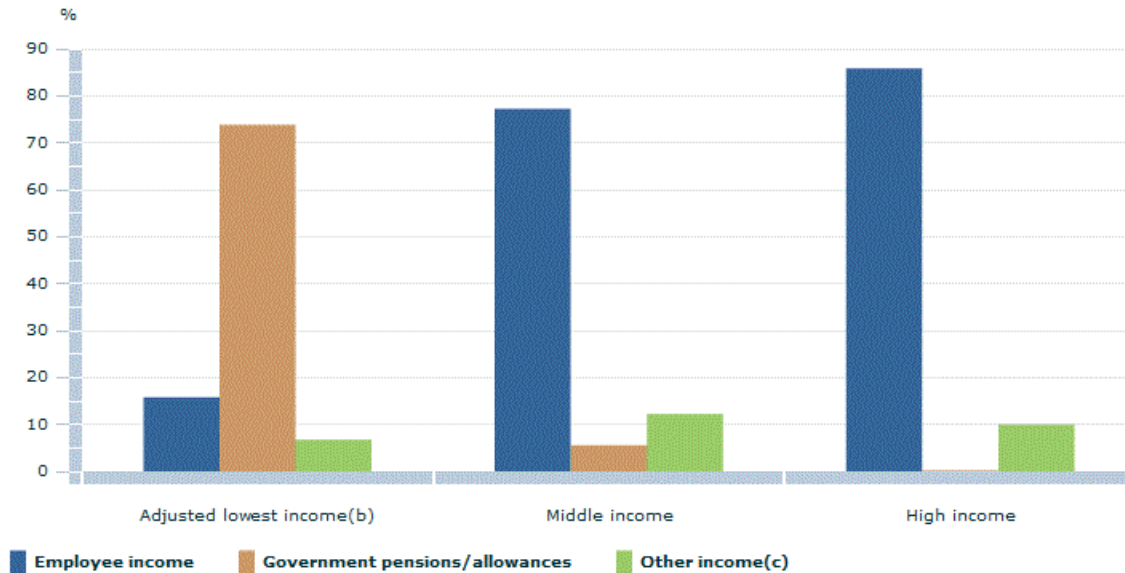


Footnote(s): (a) Based on net worth of the household (b) Based on Equivalised Disposable Household Income (c) Excludes the first and second percentiles

Source(s): Graph data SIH

Low income households are most likely to rely on government pensions and allowances as their main source of income, whereas employee income is the main income source for middle and high income households, as shown in Graph 2.

Graph 2 Main source of income by income group(a), 2013-14

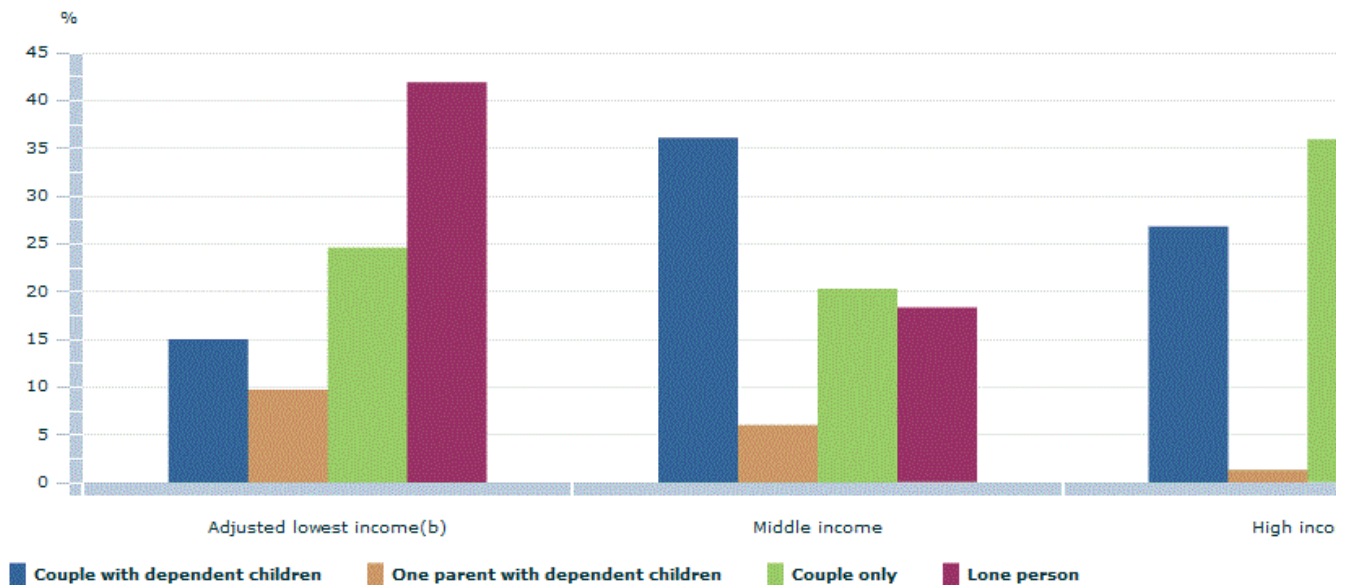


Footnote(s): (a) Based on Equivalised Disposable Household Income (b) Excludes the first and second percentiles (c) Includes own unincorporated business income and other incorporated business income

Source(s): Graph data SIH

Some household types are more likely to be low income households than others, as shown in Graph 3. After taking account of the number and age of people in the household, lone person households are more likely to be in the low income group, while couple only households are more likely to be in the high income group.

Graph 3 Selected household types by income group(a), 2013-14



Footnote(s): (a) Based on Equivalised Disposable Household Income (b) Excludes the first and second percentiles

Source(s): Graph data SIH

Changes in Income over time

CHANGES IN INCOME OVER TIME

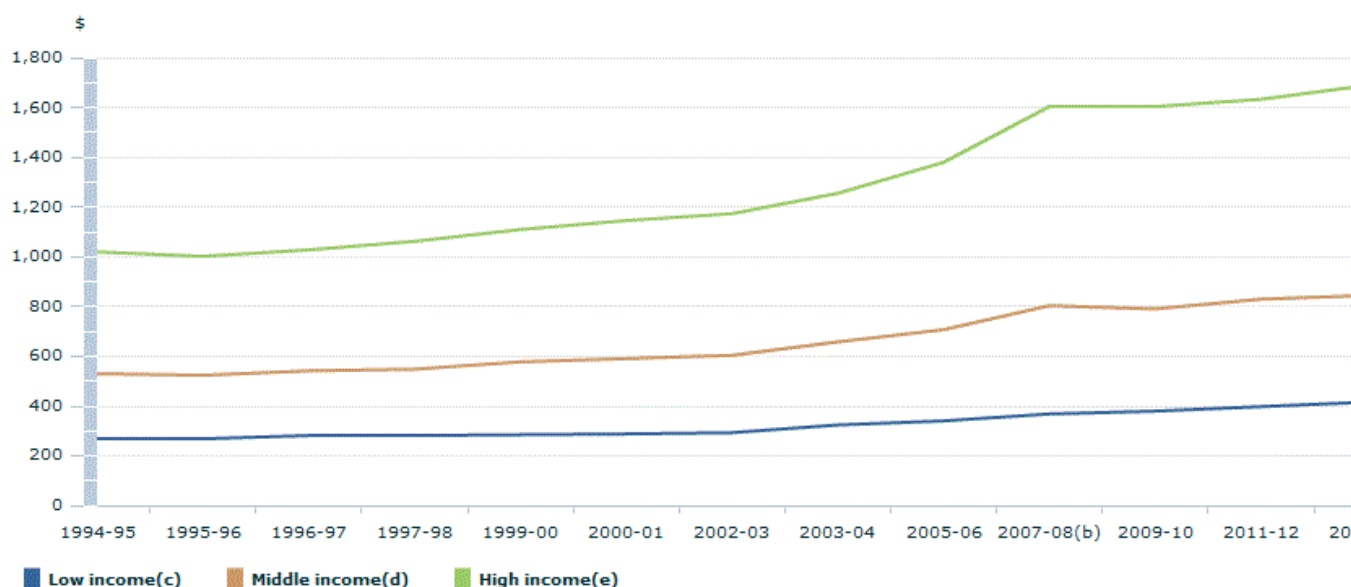
Change in the distribution of income and wealth over time are a key area of interest for social and economic policy

analysts and researchers. Distribution analysis can indicate whether the material living standards of the community are improving evenly across the population.

All income groups have experienced a real increase in their income since the mid-1990s. Some of the growth in middle and high income groups was due to a broadening of the Survey of Income and Housing (SIH) income measure from 2003–04, with further improvements in 2007–08. However, there were also real increases in average incomes during this period.

As shown in Graph 1, between 1994–95 and 2013–14, the median income of low income households increased by \$153 per week to reach \$427 per week in 2013–14. This is half as much as middle income households, which increased by \$314 per week over the same time period to reach \$844 per week in 2013–14, and almost a quarter of the amount of high income households, which increased by \$669 per week to reach \$1,688 per week.

Graph 1 Real median weekly EDHI(a) by income group, 1994–95 to 2013–14



Footnote(s): (a) Equivalised Disposable Household Income (b) In 2007–08 there was a change in income standards, see paragraph 8 of the Explanatory Notes for more information (c) Based on the 10th income percentile (d) Based on the 50th income percentile (e) Based on the 90th income percentile

Source(s): Graph data SIH

As shown in Graph 2, in 2009–10 all income groups felt the impact of the Global Financial Crisis (GFC), experiencing a drop in their rate of change in income from preceding years. Middle and high income households received lower average weekly income compared with 2007–08. Over the same period, the low income group had a very small increase in income compared to previous years.

In 2011–12, the low income group showed the most significant recovery from 2009–10, closely followed by middle income earners (5.1% and 4.3% increases respectively). The average for high income earners was similar to 2009–10.

By comparison, in 2013–14 the high income group experienced a 7.0% increase from 2011–12. Low income earners showed an increase of 3.0%, and middle income earners had a similar average to 2011–12.

Graph 2 Real changes(a) in mean EDHI(b), 2003-04 to 2013-14



Footnote(s): (a) Change is measured from the previous time period eg. 2013-14 is the real change from 2011-12 (b) Equivalised Disposable Household Income (c) In 2007-08 there was a change in income standards, see paragraph 8 of the Explanatory Notes for more information (d) Excludes the first and second percentiles

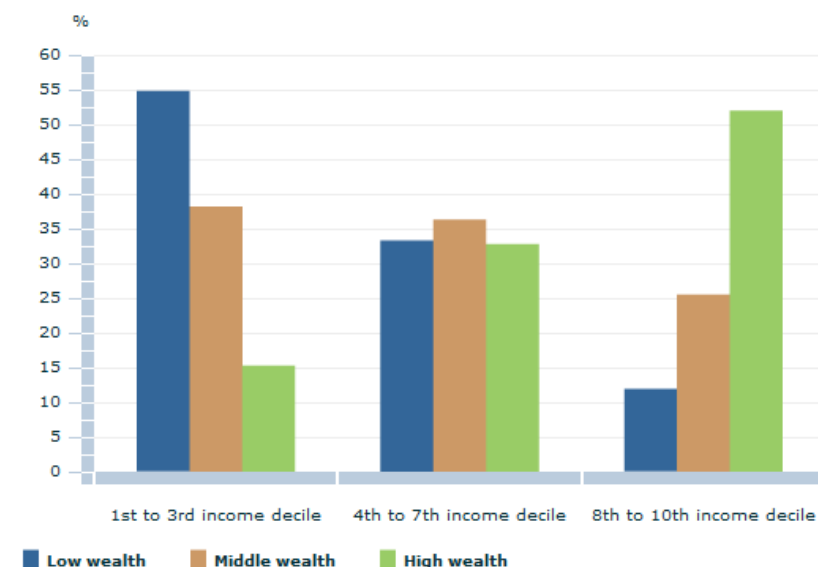
Source(s): Graph data SIH

Characteristics of Low, Middle and High Wealth households

CHARACTERISTICS OF LOW, MIDDLE AND HIGH WEALTH HOUSEHOLDS

Around 55% of low wealth households also have relatively low incomes, while around 12% of low wealth households are in the top three income deciles. This pattern is reversed for high wealth households, with 52% also having relatively high incomes and about 15% having high wealth but relatively low incomes as shown in Graph 1.

Graph 1 Comparison of income(a) by wealth group(b), 2013-14



Save Chart Image

Australian Bureau of Statistics

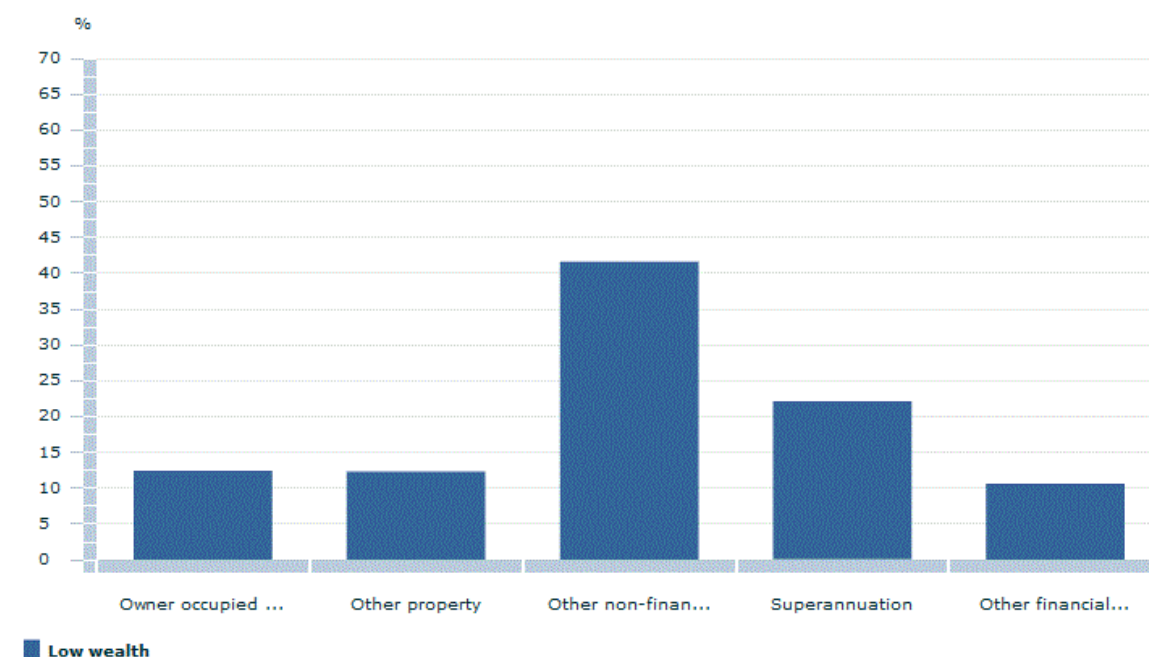
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Footnote(s): (a) Based on Equivalised Disposable Household Income (b) Based on net worth of the household

Source(s): Graph data SIH

For low wealth households, the main assets are other non-financial assets, such as dwelling contents and vehicles, at 42% of their wealth. As a group, 12% of their wealth is held in owner occupied dwellings which reflects the lower level of home ownership in this group with only 3.4% owning the dwelling they live in. In contrast, for middle and high wealth households, the main asset is owner occupied dwellings as a result of over 90% of households in these groups owning the dwelling they live in. For middle and high wealth households, owner occupied dwellings contributed nearly 60% and 33% respectively to their wealth, as can be seen in Graph 2.

Graph 2 Types of assets by wealth group, 2013-14



Composition of assets by wealth group

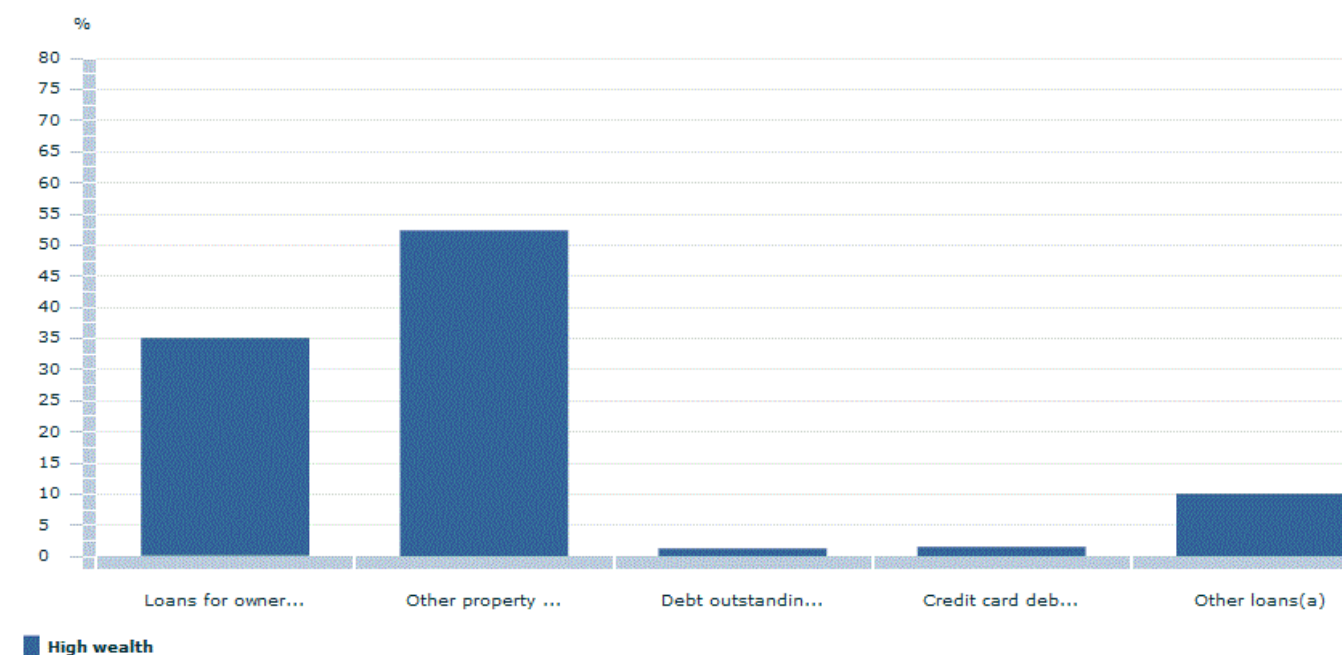
Composition of assets by wealth group low | ▼

Footnote(s): (a) Includes contents of dwelling and vehicles (b) Includes accounts held in financial institutions (excludes offset accounts), offset accounts, shares (excludes own incorporated business), public unit trusts, private trusts, own incorporated business (net of liabilities) and own unincorporated business (net of liabilities)

Source(s): Graph data SIH

As shown in Graph 3, the major source of liabilities for high and middle wealth households are loans to purchase owner occupied dwellings and other properties. Property loans made up 87% of total liabilities for the high wealth households, while 44% of this group had property liabilities. Middle wealth households had property loans accounting for 94% of total liabilities, with 55% of this group having property liabilities. This drops significantly to 64% of total liabilities for low wealth households, where only 5.2% have an owner occupied dwelling or other property liability. Additionally, 17% of low wealth households have debt outstanding on study loans which accounts for 16% of total liabilities for all low wealth households. This drops to less than 2% of total liabilities for both middle and high wealth households due to the high value of other liabilities for these groups. Around 14% of middle and high wealth households have study loans, which is slightly less than for low wealth households (17%).

Graph 3 Types of liabilities by wealth group, 2013-14



Composition of liabilities by wealth group

Composition of liabilities by wealth group high | ▼

Footnote(s): (a) Includes principal outstanding on loans for vehicle purchases (excludes business and investment loans), principal outstanding on investment loans (excludes business and rental property loans), and principal outstanding on loans for other purposes (excludes business and investment loans)

Source(s): Graph data SIH

Changes in Wealth over time

CHANGES IN WEALTH OVER TIME

Middle and high wealth households have experienced a real increase in average net worth over the past decade, since the collection of wealth data began in 2003–04. Middle wealth households had an average net worth of \$462,500 in 2013–14 compared to \$388,700 in 2003–04. High wealth households increased in real terms from an average net worth of \$1.8 million in 2003–04 to \$2.5 million in 2013–14. Low wealth households did not experience any real increase in net worth over this time period with the average net worth of \$35,600 in 2013–14 similar to 2003-04 (\$32,000).

A decrease in average household income in 2009–10 impacted household wealth across the board with average wealth remaining steady for all wealth groups in 2011–12 and 2013–14. Although the data for each of the wealth groups suggests a decline from 2009–10 to 2011–12 followed by an increase from 2011–12 to 2013–14, these are not significant changes.

Case Studies

CASE STUDIES

The following case studies explore how income and wealth vary for three household types of interest:

- couple families with dependent children;
- one parent families with dependent children; and
- older households.

Older households are those where the head of the household is 65 years and over. These households may be composed of a couple or lone person.

Couple families with dependants

COUPLE FAMILIES WITH DEPENDANTS

Over one quarter of Australian households are couple families with dependent children. Dependent children are those aged between 0 and 14 years of age or between 15 and 24 years of age in full time study. The adults within the couple relationship are often of labour force participation age with the potential to boost income and wealth through employment. Income tends to grow until the middle age group range, so couple families are often at a time of increasing income compared to other stages during their life time. However, due to the extra costs associated with dependent children, the increased income supports the consumption needs of the households that are greater than most other household types.

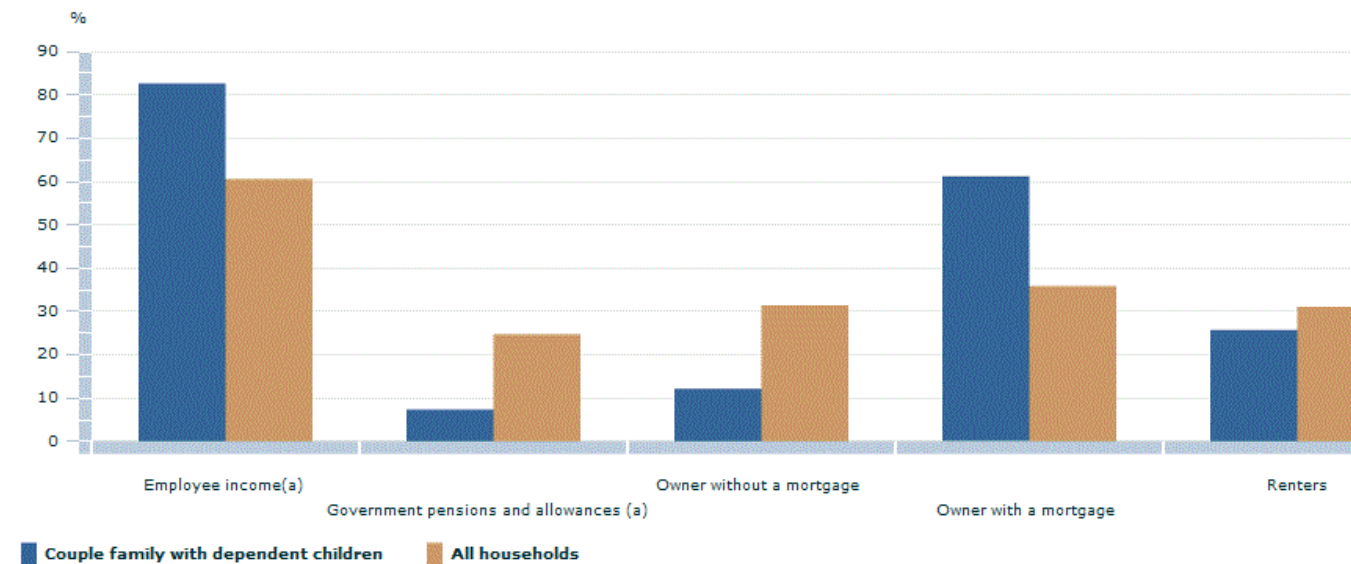
In 2013–14, on average couple families with dependent children received an equivalised disposable household income of \$1,011 per week and had \$857,500 of net worth, which was similar to all households (\$998 per week and \$809,900 respectively).

Nearly three quarters (73%) of couple families with dependent children were homeowners, and the main asset for this household type was their owner occupied dwelling at an average value of \$502,900. This was also their largest liability, with the average amount outstanding on the loan for their owner occupied dwelling being \$164,400. These figures are both higher than the average values for all households, \$399,300 and \$81,600 respectively.

As a result, for one in three couple families with dependent children who had debt, their total debt was three or more times their income. This level of indebtedness puts them at risk of financial hardship if their situation was to change, such as a sudden reduction in their income or if interest rates were to rise.

On average, couple families with dependent children had assets worth about four times their debts. Their median level of debt, however, was about twice their annual income. For 83% of couple families with dependent children, their main source of income was from an employer and 71% of these households had two or more people employed in the labour force, which reduces the risk of economic hardship.

Graph 1 Household characteristics by couple families with dependants & all households, 2013-14



Save Chart Image

Australian Bureau of Statistics

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Footnote(s): (a) Main source of income

Source(s): Graph data SIH

Almost half (47%) of couple families with dependent children received a government pension or allowance, with 18% depending on government payments for over 20% of the household income. Only 7.3% of couple families with dependent children households relied on government pensions and allowances as their main source of income. For all couple families with dependent children, the average weekly value of government pensions and allowances was \$159. However, households also received government benefits in kind such as health care and education, which on average total a value of \$626 per week for couple families with dependent children. This compares to \$414 per week for all households.

One parent families with dependants

ONE PARENT FAMILIES WITH DEPENDANTS

One parent families are more likely to have fewer economic resources than other families with dependent children. In 2013–14, on average, one parent families with dependent children received an equivalised disposable household income of \$687 per week, which was less than for all households (\$998 per week). For most of these households, the main sources of income were employee income (50%) or government pensions and allowances (43%). Due to the composition of one parent households, 48% had one person employed, and 26% of these had no one looking for work (i.e. not in the labour force). Those with children of less than 5 years of age were less likely to be in the labour force than those with children aged 5 years or older (45% compared to 19%).

Graph Image for Graph 1 Household characteristics by one parent families with dependants and all households, 2013-14

Footnote(s): (a) Main source of income

Source(s): Graph data SIH

Overall, one parent families were more likely to be renting their current dwelling (60%). Of all household types, one parent families were the second most likely household to be renting, behind group households of which 80% are renters. The main source of income for one parent families who were renting was more likely to be government

pensions and allowances than employee income (56% compared to 39%). The average net worth for one parent families who were renting was \$105,700, with the majority of this wealth from superannuation, dwelling contents and other property.

Over one third (38%) of one parent families were homeowners. Unlike one parent households that were renting, the main source of income for these households was more likely to be employee income than government pensions and allowances (68% compared to 23%). These homeowners had a higher net worth than their renting counterparts with an average of \$795,500. Due to loan repayments for their owner occupied dwelling, their liabilities were also larger at an average of \$165,800 compared to \$17,200 for renting households.

Almost two thirds (65%) of one parent families with dependent children had government pensions and allowances contribute over 20% towards their income. The only households which had a higher proportion of income from government pensions and allowances were those where the head of the household was aged 65 years and older. For all one parent families with dependent children the average weekly value of these government pensions and allowances was \$417. However, households also received government benefits in kind such as health care and education, which on average total a value of \$644 per week for one parent families with dependent children. This compares to \$414 per week for all households.

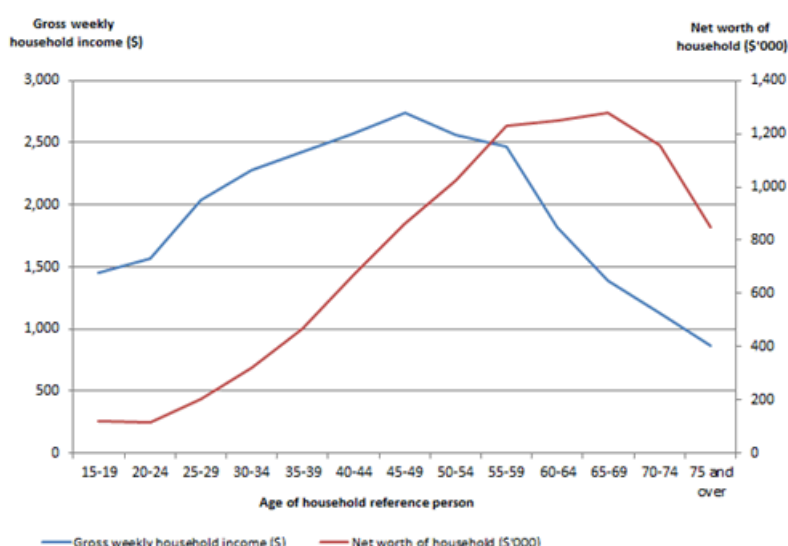
Older households

OLDER HOUSEHOLDS

By middle and older age, households tend to become smaller as children generally grow up and move out to establish their own homes. Older households are more likely to be lone person households due to relationship breakdowns or the death or long term illness of a partner. Many older households, those where the head of the household is 65 years and over, have low income but high net worth. This reduces their risk of economic hardship.

Both income and wealth affect people's material standard of living. People with reserves of wealth are better able to maintain their standard of living if they have a reduction in income or substantial unexpected expenses. Wealth tends to be gradually accumulated during the working lives of household members and drawn down during retirement when income levels reduce substantially.

Graph 3 Mean income and Net worth by Age of household reference person, 2013-14



In 2013–14, couples in older households held an average wealth of around \$1.38 million. Older lone person households held about half these wealth levels at \$696,000. Older couple households held more wealth than the average Australian household (\$809,900), while older lone person households held less than the average Australian household, but more than the average lone person household (\$536,800). A large proportion of this wealth is as a result of home ownership with 82% of older couple households and 73% of older lone persons living in their owner occupied dwelling without a mortgage. This living arrangement reduces the living costs and supports older households to maintain their standard of living.

In comparison, the average equivalised disposable household income of older couple households (\$774 per week) and older lone person households (\$607 per week) was less than for all households (\$998 per week). In older households, 79% of couples and 91% of lone person households had no person in the labour force. As a result, the

most common main income source for older households was from government pensions and allowances (59% for couples, 76% for lone persons), followed by other income such as superannuation (29% couples, 20% lone persons).

For older households, the average weekly value of government pensions and allowances was \$427 for couples and \$346 for lone persons. However, households also received government benefits in kind such as health care, which on average total a value of \$535 per week for older couples and \$318 per week for older lone persons. This compares to \$414 per week for all households.

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About this Release

This publication features key information about household income and wealth from the Survey of Income and Housing 2013-14. It will incorporate information previously presented as part of the Household Wealth and Wealth Distribution (cat. no. 6554.0) product. The publication provides estimates of the distribution of income and wealth across the population, by various characteristics of households (e.g. income and wealth quintiles, main source of income, wealth, household type, tenure and employment status).

History of Changes

This document was added or updated on 03/08/2016.

03/08/2016 - Feature article on Superannuation added:

- New Feature Article: "Superannuation in Australia, 2003-04 to 2013-14"; and
- Accompanying Media Release: "Retirees choosing income streams over super lump sums"; and
- Glossary updated.

02/08/2016 - Replacement of Table 24.5 in data cube 24:

- Correction of errors in number of all employees, imputed contributions and total contributions;
- Gender comparison added; and
- Correction of footnote (c)

21/04/2016 - New information released on superannuation for persons (data cube 24).

30/03/2016 - Feature article on Low Income Households added:

- New Feature Article: "Wealth of Low Income Households"; and
- Accompanying Media Release: "Many older Australian households asset rich, income poor."

16/12/2015 - This release includes new information:

- Median net worth added to Household Assets and Liabilities tables for each subpopulation;
- New Low economic resource households tables (data cube 3);
- New Imputed rent tables using new experimental methodologies (data cube 13);
- Imputed rent for owner-occupied dwellings using a new experimental methodology added to Income distribution tables for each subpopulation; and
- Income totals (including imputed rent using new experimental methodologies) added to Income, Government Benefits and Taxes tables for each subpopulation.

13/11/2015 - Replacement of data cubes to correct:

- Tables 1, 5-12 and 15 Social Transfers in Kind data;
- Table 6.1 Gross Income data; and
- Table 11.1 median Disposable Income and Equivalised Disposable Income for Couple families with dependent children only and their youngest child is 5 to 14 years old.

Minor modifications to wording within the commentary, Explanatory Notes and Quality Declaration were also made to improve clarity of the information presented.

Explanatory Notes

Explanatory Notes

EXPLANATORY NOTES

INTRODUCTION

1 This publication presents a summary of the findings from the 2013–14 Survey of Income and Housing (SIH). The survey collected detailed information about the income and household characteristics of persons aged 15 years and over, residing or who were residents in private dwellings throughout Australia.

2 The Survey of Income and Housing, User Guide, Australia, 2013–14 (cat. no. 6553.0), here on referred to as the User Guide, will assist users to understand and utilise results from this survey.

3 The SIH was conducted continuously from 1994–95 to 1997–98, and then in 1999–2000, 2000–01 and 2002–03. From 2003–04 the SIH has been conducted every two years. The 2013–14 SIH collected information from a sample of 14,162 households over the period July 2013 to June 2014.

4 Previous surveys of household income were conducted by the Australian Bureau of Statistics (ABS) in 1979, 1982, 1986 and 1990. These surveys were generally conducted over a two-month period, compared to a twelve-month period for the SIH. The SIH also included improvements to the survey weighting and estimation procedures, changes to the scope and coverage of household income and changes to interviewing methods.

5 In 2003–04 and 2009–10 the SIH was integrated with the Household Expenditure Survey (HES). In 2005–06, 2007–08, 2011–12 and 2013–14, the SIH was run as a stand-alone survey. In 2015–16, the SIH will be integrated with the HES.

CHANGES IN THIS ISSUE

6 Key changes in 2013–14 compared with 2011–12 include:

- Australian Statistical Geography Standard (ASGS) 2011 has been used throughout the survey for sample selection, weighting and output. At the sub-state level, this required a break in the time series, with 2013–14 survey including Greater Capital City Statistical Area. Previous surveys used the Australian Standard Geographical Classification (ASGC);
- the expansion in the 2009–10 sample for an extra 4,200 households outside capital cities to support housing indicator reporting was maintained in the 2011–12 and 2013–14 cycles;
- this cycle of SIH includes extra housing information last collected in 2007–08;
- an item identifying carers has been added;
- a new model of imputed rent has been designed and implemented, which will be available in an additional release;
- data on the new Dad and Partner Pay subsidy has been collected;
- selected social transfers in kind variables have been modelled in 2013–14;
- a decrease in fully responding sample size from 14,569 households in 2011–12 to 14,162 households in 2013–14 due to increased sample loss and slightly lower response rates, this had little impact on the key estimates;
- additional information about lump sums drawn from superannuation;
- franking credits were previously partly modelled and added to disposable income. For 2013–14, franking credits were modelled for all income from dividends and added to gross income; and
- inclusion of questions on disability status, concession cards held, educational institution attended and private health expenditure that were last collected in the 2009–10 HES.

Changes to the survey sample

7 The expansion in the 2009–10 sample for an extra 4,200 households was maintained in the 2013–14 SIH. This additional sample of households outside capital cities better supports Council of Australian Governments (COAG) performance indicator reporting, particularly in regard to housing affordability and home ownership measures required under COAG intergovernmental agreements.

Income measures

8 In 2007–08, the ABS revised its standards for household income statistics following the adoption of new international standards in 2004 and review of aspects of the collection and dissemination of income data. The income estimates from 2007–08 onwards apply the new income standards, and are not directly comparable with estimates for previous cycles. The change in income level in 2007–08 is partly due to the change in methods but also partly due to real change in income. To the extent possible, the estimates for 2003–04 and 2005–06 shown in the time series tables also reflect the new treatments.

9 For more detail on the nature and impact of the changes on the income data see Appendix 4 of Household

CONCEPTS AND DEFINITIONS

10 The concepts and definitions relating to income statistics are described in the following section of this publication. Other definitions are included in the 'Glossary' section of this publication.

Person and household data

11 Income is a major determinant of economic wellbeing for most people and households. While income is usually received by individuals, it is normally shared between partners in a couple relationship and, often, with dependent children. To a lesser extent, it may be shared with other children, other relatives and possibly other people living in the same household, for example through the provision of free or reduced accommodation costs. Even when there is no transfer of income between members of a household, and no provision of free or reduced accommodation costs, household members are still likely to benefit from the economies of scale that arise from sharing dwellings.

12 Income and wealth have a collective effect at the household level. As a result, households are the main unit of analysis in this publication. However, it is the number of people who belong to households with particular characteristics, rather than the number of households with those characteristics, that is of primary interest in measuring income distribution and leads to the preference for the equal representation of those persons in such analysis. For example, if the person is used as the unit of analysis rather than the household, then the representation in the income distribution of each person in a household comprising four persons is the same as that for each person in a two person household. In contrast, if the household were to be used as the unit of analysis, each person in the four person household would only have half the representation of each person in the two person household.

13 In this publication, the income distribution measures are all calculated with respect to persons, including children. Such measures are sometimes known as person weighted estimates. They are described in more detail in the User Guide. Nevertheless, as most of the relevant characteristics of persons relate to their household circumstances, data cubes available from the 'Downloads' tab of this publication primarily describe the households to which people belong.

Income

14 Household income consists of all current receipts, whether monetary or in kind, that are received by the household or by individual members of the household, and which are available for, or intended to support, current consumption.

15 Income includes receipts from:

- employee income (whether from an employer or own incorporated enterprise), including wages and salaries, salary sacrificed income, non-cash benefits, bonuses and termination payments;
- government pensions and allowances;
- profit/loss from own unincorporated business (including partnerships);
- net investment income (interest, rent, dividends, royalties); and
- private transfers (e.g. superannuation, workers' compensation, income from annuities, child support, and financial support received from family members not living in the same household).

16 Receipts of Family Tax Benefit are treated as income, regardless of whether they are received fortnightly or as a lump sum. The Baby Bonus was introduced in July 2004, and has now been replaced by a rate increase of Family Tax Benefit Part A from 1 March 2014. The Paid Parental Leave payment has also been included as income.

17 The aged persons' savings bonus and self-funded retirees' supplementary bonus, paid as part of the introduction of The New Tax System in 2000–01 are regarded as capital transfers as they were designed to help retired people maintain the value of their savings and investments following the introduction of the GST. However, the one-off payment to older Australians paid in 2000–01, 2005–06 and 2007–08, the one-off payment to families paid since 2003–04, and the one-off payments to carers paid since 2003–04, are included as income as they were primarily a supplement to existing income support payments.

18 The Clean Energy Supplement paid from March 2013 to January 2014 is included in income from government pensions or allowances. This tax-exempt, indexed payment was paid to pensioners, other income support recipients, families receiving Family Tax Benefit payments and Seniors Supplement recipients, provided they meet eligibility requirements.

19 The biannual Schoolkids bonus payment that was paid to eligible families, carers and students from January

2013 to December 2016 has been included in income from government pensions and allowances. This biannual payment, paid in January and July, was made payable to families receiving Family Tax Benefit Part A. Young people enrolled in school who were receiving Youth Allowance and other income support or veterans' payments are also entitled to this payment, providing that they meet the age and education requirements.

Gross income

20 Gross income is the sum of income from all sources before income tax and the Medicare levy have been deducted. Prior to 2005–06, Family Tax Benefit paid through the tax system or as a lump sum was excluded from gross income for practical reasons but deducted in deriving disposable income. Since 2005–06 these payments have been included in gross income.

Disposable income

21 Disposable income better represents the economic resources available to meet the needs of households. It is derived by deducting estimates of personal income tax and the Medicare levy from gross income. Medicare levy surcharge was also calculated and deducted from gross income while calculating disposable income (as it was for the first time in 2007–08).

22 Income tax is estimated for all households using taxation criteria for 2013–14 and the income and other characteristics of household members reported in the survey.

23 Prior to 2005–06 the derivation of disposable income also included the addition of family tax benefit paid through the tax system or as a lump sum by Centrelink since for practical reasons it was not included in the gross income estimates.

Equivalised disposable income

24 Most analyses in this publication use equivalised disposable household income rather than gross or disposable income. Using an equivalising factor for household income enables the direct comparison of the relative economic wellbeing of households of different size and composition.

25 Equivalised disposable household income is calculated by adjusting disposable income by the application of an equivalence scale. The scale is based on the principle that larger households require a higher level of income to achieve the same standard of living as a smaller household. However, there are economies of scale, so each additional person does not equally add to the income needed to support household consumption.

26 Whereas disposable income includes negative values, these are adjusted to zero for the purpose of equivalised disposable household income.

27 After household income is adjusted according to an equivalence scale, the equivalised income can be viewed as an indicator of the economic resources available to a standardised household. For a lone person household, it is equal to income received. For a household comprising more than one person, equivalised income is an indicator of the household income that would be required by a lone person household in order to enjoy the same level of economic wellbeing as the household in question.

28 For more information on equivalised income, see the User Guide.

Lowest income decile

29 Throughout the next few paragraphs, the terms quintile, decile and percentile are used. If a distribution, such as household income, is put in order from lowest to highest, and then divided into 100 equal groups, each group is a percentile. Ten percentiles make up a decile (ten equal groups) and twenty percentiles make up a quintile.

30 Equivalised income generally provides a useful indicator of economic wellbeing. However, some households report extremely low and even negative income in the survey, which places them well below the safety net of income support provided by government pensions and allowances. Households may under report their incomes in the survey at all income levels, including low income households. Households may also correctly report low levels of income if they have incurred losses in their unincorporated business or have negative returns from other investments.

31 Studies of income and expenditure reported in HES surveys have shown that such households in the bottom income decile and with negative gross incomes tend to have expenditure levels that are comparable to those of households with higher income levels (and slightly above the average expenditures recorded for the fifth income

decile). This suggests that these households have access to economic resources such as wealth, or that the instance of low or negative income is temporary, perhaps reflecting business or investment start up. Other households in the lowest income decile in past surveys had average incomes at about the level of the single pension rate, were predominantly single person households, and their main source of income was largely government pensions and allowances. However, on average, these households also had expenditures above the average of the households in the second income decile, which is not inconsistent with the use of assets to maintain a higher standard of living than implied by their incomes alone.

32 Other households in the lowest income decile in past surveys

- had average incomes at about the level of the single pension rate;
- were predominantly single person households; and
- their main source of income was largely government pensions and allowances.

However, on average, these households also had expenditures above the average of the households in the second income decile, which may be because these households are using assets to maintain a higher standard of living than their income alone could allow.

33 Some of the households included in the lowest income decile are unlikely to be suffering extremely low levels of economic wellbeing. Income distribution analysis may lead to inappropriate conclusions if such households are used as the basis for assessing low levels of economic wellbeing.

34 For this reason, in previous surveys, tables showing statistics classified by income quintiles included a supplementary category comprising the second and third income deciles, which were used as an alternative to the lowest income quintile.

35 More recent analysis suggests that this approach may have over-estimated the economic wellbeing of low income households, and unnecessarily excluded some of the most vulnerable households in the lowest income decile. The 2013–14 SIH uses an adjusted lowest income quintile instead, which is made up of the lowest two deciles, excluding the first and second percentiles. This adjusted lowest income quintile has been calculated for previous cycles to create a time series of these data, available from the 'Downloads' tab of this publication.

Current income

36 Income is collected using a number of different reporting periods. The reporting period is the whole financial year for own unincorporated business and investment income. In contrast, for wages and salaries, other sources of private income and government pensions and allowances, the reporting period is the most recent or usual payment, close to the time of interview. The income reported is divided by the number of weeks in the reporting period. Estimates of weekly income in this publication do not therefore refer to a given week within the reference period of the survey.

Annual income

37 The tables in the main body of this publication refer to 'current' weekly income, that is, income being received at the time the data were collected from respondents. The survey also produces measures of 'annual' income that reflect total incomes for the previous financial year. The User Guide explains how current income differs from annual income, notes some of the advantages and disadvantages of the two types of measure and presents some 'annual' income estimates.

Imputed rent

38 Imputed rent is an estimate of the amount of money that owner occupiers would have spent on housing if they were renting. The ABS estimates imputed rent to be able to compare household characteristics such as income across tenure types (owners, renters, non-market renters). Imputed rent may be understood as an adjustment to the income which takes into account the savings made by owning the household home. Gross imputed rent is an estimate of how much it would cost to rent the household home. Net imputed rent is gross imputed rent with housing costs (such as repairs and insurance) removed.

39 The ABS is implementing a new methodology for estimating gross imputed rent for household level estimates in the 2013–14 SIH. Although the methodology for deriving net imputed rent is unchanged, the net imputed rent estimates are impacted by the change in gross imputed rent estimates.

40 Imputed rent estimates for the 2013–14 SIH will be available in a secondary release of SIH data. An information paper detailing the new methodology will be released on the ABS web site at the same time, titled: **Information paper: New methodology for estimating gross imputed rent in the Survey of Income and Housing** (cat. no.

41 The new methodology replaces the previous Hedonic regression methodology that was used to derive imputed rent estimates in each SIH from 2003–04 to 2011–12. For more information on the previous methodology and the derivation of net imputed rent, see *Experimental Estimates of Imputed Rent, Australia, 2003–04 and 2005–06* (cat. no. 6525.0).

42 The availability of imputed rent estimates allows the analysis of household income to be extended to include the imputed rental incomes that flow to people living in homes owned by the occupant and those paying subsidised rent. Such imputations allow for more meaningful comparison of the income circumstances of people living in different tenure types, and to understand changes over time in income levels and the distribution of income when tenures may be changing over time. Including imputed rent as part of household income and expenditure conceptually treats owner occupiers as if they were renting their home from themselves, thus simultaneously incurring rental expenditure and earning rental income. Imputed rent is included in income on a net basis i.e. the imputed value of the services received less the value of the housing costs incurred by the household in their role as a landlord.

43 Net imputed rent is estimated as gross imputed rent less reported housing costs. For owner occupiers, the housing costs subtracted are those which would normally be paid by landlords i.e. rates, mortgage interest, insurance, repairs and maintenance. For households paying subsidised rent (e.g. tenants of an employer or of a state/territory housing authority) and households occupying their dwelling rent-free, the housing costs that are subtracted are largely made up of the reported rent paid, but other housing costs incurred, such as rates, are also subtracted for some tenure types.

Child care payments

44 Childcare subsidies assist families with dependent children with the costs of childcare. Two subsidies are collected and modelled in the 2013–14 SIH. These are Childcare Benefit and Childcare Rebate.

45 Child Care Benefit (CCB) is a payment from the Australian Government that assists families with the costs of registered or approved child care. The scheme is means-tested and allocates an hourly amount that can either be provided to child care consumers after child care has been paid, or directly to child care providers, thereby reducing the upfront child care fees payable by the consumer.

46 Child Care Rebate (CCR) is also an Australian Government payment that, like CCB, assists families with the cost of child care. Each childcare consumer is entitled to CCR, which is 50% of their net childcare costs. That is, a childcare consumer is entitled to 50% of their childcare costs after CCB has been deducted from the cost if they receive it, or else 50% of the whole cost. CCR payments accrue up to a per child, per year limit (\$7,500 per child per year in 2013–14). Families are eligible for CCB for up to 50 hours a week per child. CCR, like CCB, may be paid either to the consumer in a lump sum or directly to childcare providers, thereby further reducing the upfront cost of childcare.

47 Estimates of CCB and CCR are collected from the child care questions, however there has been a substantial gap between the reported number of households receiving childcare subsidies and the total value of that assistance, compared to administrative records. In 2013–14 SIH, CCB and CCR have been modelled to improve the estimates of these payments. The output data is made up of both reported and modelled data. Child care assistance is conceptually treated as social transfers in kind, including administrative overhead as part of the value of the transfer.

Social transfers in kind

48 Social transfers in kind consist of goods and services provided free or at subsidised prices by the government. The allocation of social transfers in kind presented in this publication is restricted to government expenditure that is relatable to particular types of households. Information reported in the 2013–14 SIH was used as the basis for allocating social transfers in kind for the provision of education, health, housing, child care, electricity concessions and other social security and welfare services.

49 The total value of social transfers in kind was defined as Commonwealth, state or territory and local government expenses, net of intra-government transfers, minus government pensions and allowances paid in cash minus government revenue from the sale of goods and services.

50 The User Guide provides estimates of social transfers in kind and outlines the methodologies used to allocate the social transfers in kind to individual households in 2013–14.

Net worth

51 Net worth, often referred to as wealth, is the value of a household's assets less the value of its liabilities. Assets can take many forms including:

- produced tangible fixed assets that are used repeatedly and for more than one year, such as dwellings and their contents, vehicles, and machinery and equipment used in businesses owned by households;
- intangible fixed assets such as computer software and artistic originals;
- business inventories of goods;
- non-produced assets such as land; and
- financial assets such as bank deposits, shares, superannuation account balances, and the outstanding value of loans made to other households or businesses.

52 Liabilities are primarily the value of loans outstanding including:

- credit card debt;
- mortgages;
- investment loans;
- borrowings from other households; and
- debt on other loans such as personal loans to purchase vehicles, and study loans.

53 In the 2013–14 SIH, some asset and liability data were collected on a net basis rather than collecting for each component listed above. In particular, if a survey respondent owned or part owned a business, they were asked how much they would receive if they sold their share of the business and paid off any outstanding debts.

SURVEY METHODOLOGY

Scope

54 The survey collects information by personal interview from usual residents of private dwellings in urban and rural areas of Australia (excluding very remote areas), covering about 97% of the people living in Australia. Private dwellings are houses, flats, home units, caravans, garages, tents and other structures that were used as places of residence at the time of interview. Long-stay caravan parks are also included. These are distinct from non-private dwellings which include hotels, boarding schools, boarding houses and institutions. Residents of non-private dwellings are excluded.

55 Usual residents excludes:

- households which contain members of non-Australian defence forces stationed in Australia;
- households which contain diplomatic personnel of overseas governments; and
- households in areas defined as Very Remote - this has only a minor impact on aggregate estimates except in the Northern Territory where 23% of people live in Very Remote areas.

Data collection

56 Information for each household was collected using:

- a household level computer assisted interview questionnaire which collected information on household characteristics; and
- an individual level computer assisted interview questionnaire which collected information on income, wealth, childcare costs and other personal characteristics from each usual resident aged 15 years and over.

57 Sample copies of the above documents are included in the Survey of Income and Housing, User Guide, Australia, 2013–14 (cat. no. 6553.0).

Sample design

58 The sample was designed to produce reliable estimates for broad aggregates for households resident in private dwellings aggregated for Australia, for each state and for the capital cities in each state and territory. More detailed estimates should be used with caution, especially for Tasmania, the Northern Territory and the Australian Capital Territory.

59 For the 2013-14 SIH, dwellings were selected through a stratified, multistage cluster design from the private

dwelling framework of the ABS Population Survey Master Sample. Selections were distributed across a twelve month enumeration period so that the survey results are representative of income patterns across the year.

Non-responding households

60 Of the selected dwellings there were 18,249 households in the scope of the survey. Of these, 20% did not respond at all to the questionnaire, or did not respond adequately. Most of these were not able to be contacted during the survey enumeration or were contacted but either refused to respond or was not able to respond. The remainder of these households included:

- households affected by death or illness of a household member;
- households in which the significant person(s) in the household did not respond because they had language problems or refused to participate; and
- households in which the significant person(s) did not respond to key questions.

Partial response and imputation

61 Some households did not supply all the required information but supplied sufficient information to be retained in the sample. Such partial response occurs when:

- income or other data in a questionnaire are missing from one or more non-significant person's records because they are unable or unwilling to provide the data;
- all key questions are answered by the significant person(s) but other data are missing; and
- not every person aged 15 years or over residing in the household responds but the significant person(s) provide answers to all key questions.

62 If there is sufficient response to retain the household, then the missing data are imputed by replacing each missing value with a value reported by another person (referred to as the donor).

63 Donor records are selected by finding fully responding persons with matching information on various characteristics (such as state, sex, age, labour force status and income) as the person with missing information. As far as possible, the imputed information is an appropriate proxy for the information that is missing. Depending on which values are to be imputed, donors are randomly chosen from the pool of individual records with complete information for the block of questions where the missing information occurs.

64 The final SIH sample includes 5,613 households which had at least one imputed value in income, assets and liabilities, or child care expenses. For 40% of these households only a single module was missing data.

Final sample

65 The final sample on which estimates were based is composed of persons for which all necessary information is available. The information may have been wholly provided at the interview (fully-responding) or may have been completed through imputation for partially responding households. Of the selected dwellings there were 18,249 in the scope of the survey, of which 14,162 (78%) were included as part of the final estimates.

66 Table

SIH FINAL SAMPLE, 2013–14

	CAPITAL CITY		REST OF STATE		TOTAL	
	Households	Persons (a)	Households	Persons (a)	Households	Persons (a)
	no.	no.	no.	no.	no.	no.
NSW	1 471	3 066	1 061	1 985	2 532	5 051
Vic.	1 301	2 715	986	1 836	2 287	4 551
Qld	1 139	2 283	1 132	2 103	2 271	4 413
SA	1 188	2 262	943	1 678	2 131	3 940
WA	1 004	1 999	838	1 565	1 842	3 564
Tas.	622	1 160	1 082	1 922	1 704	3 082
NT	469	930	61	105	530	1 035
ACT	865	1 703	-	-	865	1 703
Aust.	8 059	16 118	6 103	11 221	14 162	27 339

- nil or rounded to zero (including null cells)

(a) Number of persons aged 15 years and over

Weighting

67 Weighting is the process of adjusting results from a sample survey to infer results for the total in scope population whether that be persons or households. To do this, a 'weight' is allocated to each sample unit (e.g. a person or a household). The weight is a value which indicates how many population units are represented by the sample unit. The first step in calculating weights for each unit is to assign an initial weight, which is the inverse of the probability of being selected in the survey. For example, if the probability of a household being selected in the survey was 1 in 600, then the household would have an initial weight of 600 (that is, it represents 600 households).

68 An adjustment is then made to the initial weights to ensure that seasonal variation is appropriately represented in survey estimates. After this initial adjustment, the sum of the weights of households in each quarter is in proportion to the length of the quarter (which align across the financial year with pension indexation dates rather than calendar quarters).

69 The initial weights are then calibrated to align with independent estimates of the population of interest, referred to as 'benchmarks'. Weights calibrated against population benchmarks ensure that the survey estimates conform to the independently estimated distribution of the population rather than to the distribution within the sample itself.

70 Most of the independent person and household benchmarks are based on demography estimates of numbers of persons and households in Australia. The benchmarks are adjusted to include persons and households residing in private dwellings only and to exclude persons living in very remote areas, and therefore do not, and are not intended to, match estimates of the Australian resident population published in other ABS publications. The demography estimates of persons (estimated resident population - ERP) and households used in SIH 2013–14 are built up from the 2011 Census.

71 In the 2013–14 SIH, as in 2007–08, 2009–10 and 2011–12, all persons in each household were assigned a weight. This differs from the 2005–06 SIH where children aged 0–14 years were not given separate weights, but household counts of the number of children were benchmarked to population totals.

72 The benchmarks used in the calibration of the final weights for the 2013–14 SIH were:

- number of persons -
 - by state or territory by age by sex
 - in five year age groups up to 80+ years for all states and territories (excluding NT)
 - in five year age groups up to 70+ years for the NT
 - by state or territory by labour force status ('Employed', 'Unemployed' and 'Not in the labour force': 'Employed' and 'Unemployed' combined for NT)
 - by state by capital city/balance of state (excluding NT and ACT which use only state)
- numbers of households -
 - by household composition (number of adults (1, 2 or 3+) and whether or not the household contains children) (excluding NT which uses only number of adults of 1+).

Estimation

73 Estimates produced from the survey are usually in the form of averages (e.g. average weekly income of couple households with dependent children), or counts (e.g. total number of households that own their dwelling or total number of persons living in households that own their own dwelling). For counts of households, the estimate was obtained by summing the weights for the responding households in the required group (e.g. those owning their own dwelling). For counts of persons, the household weights were multiplied by the number of persons in the household before summing. The SIH collects data on the number of people, including children, in each household but separate records with income and most detailed data were only collected for people 15 years and older.

74 Average income values are obtained in two different ways, depending on whether mean gross household income or mean equivalised disposable household income is being derived. Estimates of mean gross household income are calculated on a household weighted basis. They are obtained by multiplying the gross income of each household by the weight of the household, summing across all households and then dividing by the estimated number of households. For example, the mean gross household income of couple households with dependent children is the weighted sum of the gross income of each such household divided by the estimated number of those households.

75 Estimates of mean equivalised disposable household income are calculated on a person weighted basis. They are obtained by multiplying the equivalised disposable income of each household by the number of people in the household (including children) and by the weight of the household, summing across all households and then dividing by the estimated number of people in the population group. The User Guide illustrates the differences between mean gross household income calculated on a household weighted basis and mean equivalised disposable household income calculated on a person weighted basis.

RELIABILITY OF ESTIMATES

76 The estimates provided in this publication are subject to two types of error, non-sampling and sampling error.

Non-sampling error

77 Non-sampling error can occur in any collection, whether the estimates are derived from a sample or from a complete collection such as a census. Sources of non-sampling error include non-response, errors in reporting by respondents or recording of answers by interviewers and errors in coding and processing the data.

78 Non-sampling errors are difficult to quantify in any collection. However, every effort is made to reduce non-sampling error to a minimum by careful design and testing of the questionnaire, training of interviewers and data entry staff and editing and quality control procedures during data processing.

79 One of the main sources of non-sampling error is non-response by persons selected in the survey. Non-response occurs when people cannot or will not cooperate or cannot be contacted. Non-response can affect the reliability of results and can introduce a bias. The magnitude of any bias depends upon the level of non-response and the extent of the difference between the characteristics of those people who responded to the survey and those who did not.

80 The following methods were adopted to reduce the level and impact of non-response:

- Primary Approach Letters (PALs) were posted to selected SIH households prior to enumeration
- document cards were provided to respondents to suggest having financial statements and similar documents handy at the time of interview to assist with accurate responses
- face-to-face interviews with respondents
- the use of interviewers who could speak languages other than English, where necessary
- Proxy Interviews conducted when consent is given, with a responsible person answering on behalf of a respondent incapable of doing so themselves
- follow-up of respondents if there was initially no response
- imputation of missing values
- ensuring that the weighted data is representative of the population (in terms of demographic characteristics) by aligning the estimates with population benchmarks.

Sampling error

81 The estimates are based on a sample of possible observations and are subject to sampling variability. The estimates may therefore differ from the figures that would have been produced if information had been collected for all households. A measure of the sampling error for a given estimate is provided by the standard error, which may be expressed as a percentage of the estimate (relative standard error). Further information on sampling error is given in the User Guide.

ACKNOWLEDGMENT

82 ABS publications draw extensively on information provided freely by individuals, businesses, governments and other organisations. Their continued cooperation is very much appreciated: without it, the wide range of statistics published by the ABS would not be available. Information received by the ABS is treated in strict confidence as required by the Census and Statistics Act 1905.

SPECIAL DATA SERVICES

83 The ABS offers specialist consultancy services to assist clients with more complex statistical information needs. Clients may wish to have the unit record data analysed according to their own needs, or require tailored tables incorporating data items and populations as requested by them. Tables and other analytical outputs can be made available electronically or in printed form. However, as the level of detail or disaggregation increases with detailed requests, the number of contributors to data cells decreases. This may result in some requested information not being able to be released due to confidentiality or sampling variability constraints. All specialist consultancy services attract a service charge, and clients will be provided with a quote before information is supplied.

84 If the information you require is not available from the publication or the data cubes, please contact the National Information and Referral Service (NIRS) on 1300 135 070, (international callers +61 2 9268 4909) or via email <client.services@abs.gov.au>. The NIRS can be contacted from anywhere in Australia between 8:30am and 5:00pm (AEST) Monday to Friday. The ABS Privacy Policy (www.abs.gov.au/privacy) outlines how the ABS will handle any personal information that you provide to us.

UNIT RECORD FILE

85 A Basic confidentialised unit record file (CURF) from the 2013–14 SIH will be released in November 2015 on CD-ROM and via the Remote Access Data Laboratory (RADL). A more detailed (Expanded) SIH CURF will also be available through the RADL and ABS Data Laboratory (ABSDL). To access the SIH 2013–14 Basic and Expanded CURFs refer to the How to Apply for Microdata web page. Clients should familiarise themselves with the User Manual: Responsible Use of ABS CURFs and other related microdata information which are available via the Microdata web pages, before applying for access through MiCRO.

Australian universities

86 The ABS/Universities Australia Agreement provides participating universities with access to a range of ABS products and services. This includes access to CURF data. For further information, university clients should refer to the ABS/Universities Australia Agreement web page.

Other clients

87 The Microdata Entry page on the ABS website contains links to microdata related information to assist users to understand and access microdata. For further information users should contact the microdata access team by email: microdata.access@abs.gov.au or telephone (02) 6252 7714. The ABS Privacy Policy (www.abs.gov.au/privacy) outlines how the ABS will handle any personal information that you provide to us.

USER GUIDE

88 The Survey of Income and Housing, User Guide, Australia, 2013–14 (cat. no. 6553.0) includes information about the purpose of the survey, the concepts and contents, and the methods and procedures used to collect the data and derive the estimates. It also outlines the differences between the 2013–14 survey and earlier SIH surveys. Its purpose is to help users of the data understand the nature of the survey, and its potential to meet user needs. It also contains information for users of the SIH confidentialised unit record files (CURFs).

RELATED PRODUCTS

89 Refer to the 'Related Information' tab of this publication for other ABS publications which may be of interest.

Glossary

GLOSSARY

Accounts with financial institutions

Accounts held with banks or any other financial institutions, e.g. credit unions, building societies, insurance companies, finance companies. Examples of types of accounts include: passbook, statement, cheque or term deposit accounts.

Acute care institution benefits

Includes social transfers in kind relating to all activities of acute care hospitals, free-standing hospices, alcohol and drug treatment centres, and same-day establishments except activities involving health research and formal health education. Acute care institution benefits are a component of health benefits.

Age

Person's age in years last birthday.

Age pension

Households that receive income from age pensions or Department of Veterans' Affairs (DVA) service pension, as well as additional cash allowances such as rent assistance. Age pensions are a component of social assistance benefits in cash.

Allocated pensions

Allocated pensions (also known as account-based pensions) are a regular income stream paid by superannuation funds. The value of the pension is calculated based on the amount of money accumulated in people's superannuation accounts and varies depending on the investment earnings of the fund.

Annuities

Annuities are guaranteed regular and recurring receipts, generally from an insurance company, the right to which was purchased with a lump sum or regular contributions at some point in the past.

Assets

An entity of a financial or non-financial nature, owned by the household or its members, and from which economic benefits may be derived by holding or use over a period of time.

Australian Statistical Geography Standard (ASGS)

The ASGS came into effect in July 2011 to replace the Australian Statistical Geographical Classification (ASGC). The ASGS provides a common framework of statistical geography used by the ABS to enable the publication of statistics that are comparable and spatially integrated. Its purpose is to outline the conceptual basis of Mesh Blocks, the regions of the main structure and the Greater Capital City Statistical Areas and their relationships to each other. For further information refer to Australian Statistical Geography Standard (ASGS): Volume 1 - Main Structure and Greater Capital City Statistical Areas, July 2011 (cat. no. 1270.0.55.001) and <<https://www.abs.gov.au/geography>>.

Australian Standard Geographical Classification (ASGC)

The ASGC was replaced by the Australian Statistical Geography Standard (ASGS) in July 2011. For further information refer to Australian Standard Geographical Classification (ASGC) (cat. no. 1216.0) and <<https://www.abs.gov.au/geography>>.

Balance of State

Under the Australian Standard Geographical Classification (ASGC), Balance of State represents each state or territory not defined as Capital City. The ASGC has been replaced with Australian Statistical Geography Standard (ASGS), and areas outside Greater Capital City Statistical Areas are known as Rest of State. See definition of Rest of State.

Before and/or after school care

A type of formal child care provided for school aged children before and/or after school during the school term. Some services also provide care on 'pupil free days'. The services usually make use of established facilities such as schools, community halls, and recreation centres.

Body corporate fees

Compulsory payments to the governing body of a block of home units or apartments. The governing body consists of home unit owners or their representatives.

Bond

In the context of *investments*, a bond is a certificate of ownership of a specified portion of a debt. May be issued by a government agency or private corporation to individuals or companies and usually bears a fixed interest rate of return on investment. In the context of rented dwellings, bond is money paid in addition to any rent by a new tenant as surety against damages to the premises rented.

Canadian National Occupancy Standard (CNOS) for housing appropriateness

A standard measure of housing utilisation that is sensitive to both household size and composition. Based on the following criteria used to assess bedroom requirements, households requiring at least one additional bedroom are considered to be overcrowded:

- there should be no more than two persons per bedroom
- a household of one unattached individual may reasonably occupy a bed-sit (i.e. have no bedroom)
- couples and parents should have a separate bedroom
- children less than five years of age, of different sexes, may reasonably share a room
- children five years of age or over, of different sexes, should not share a bedroom
- children less than 18 years of age and of the same sex may reasonably share a bedroom, and
- single household members aged 18 years or over should have a separate bedroom.

The CNOS variable on the file compares the number of bedrooms required with the actual number of bedrooms in the dwelling.

Capital city

Capital city under the Australian Standard Geographical Classification (ASGC) refers to Australia's six State capital city Statistical Divisions and the Darwin Statistical Division as defined in the Australian Standard Geographical Classification (ASGC) (cat. no. 1216.0). For the Australian Capital Territory the estimates relate predominantly to urban areas, and all of the Australian Capital Territory is defined as a capital city for this publication. Capital city estimates for the Northern Territory are not available on the CURF. The ASGC has been replaced with Australian Statistical Geography Standard (ASGS), see definition of Greater Capital City Statistical Area.

Changeover buyer

A household which bought their dwelling in the three years prior to being interviewed, and either the reference person or partner had owned or been purchasing a home previously.

Child care assistance

Includes social transfers in kind relating to the Child Care Benefit and Child Care Rebate and associated administrative costs. Child care assistance is a component of welfare benefits.

Child Care Benefit (CCB)

Assistance in the form of a payment made by the Australian Government to help with the costs of child care for families who use either approved or registered child care. The scheme is means-tested and families can either receive CCB as a lump sum payment, or as reduced child care fees.

Child Care Rebate (CCR)

Child Care Rebate (CCR) covers 50 per cent of out-of-pocket child-care expenses, up to a maximum amount per child per year. The CCR is available for families who qualify for Child Care Benefit (CCB) and meet a work, study and training test.

Children's assets

Any assets owned by children, aged 14 years or less, in the household that are not included in the value of the household contents. These assets can be financial (e.g. a child's bank accounts, assets held in trusts, bonds, debenture stock) or can be non-financial (e.g. jewellery or property held in trust for the children). Children's assets is no longer collected separately in the SIH.

Clean Energy Supplement (CES)

A tax-exempt, indexed payment paid to pensioners, other income support recipients, families receiving Family Tax Benefit payments and Seniors Supplement recipients, provided they meet eligibility requirements. The payment was paid from March 2013 and January 2014 depending on the type of payments received. The CES replaces the Clean Energy Advance (CEA).

Commonwealth Rent Assistance (CRA)

Commonwealth Rent Assistance (CRA) is a non-taxable income supplement paid through Centrelink to individuals and families who rent in the private rental market. It is only paid to recipients of another government benefit or pension, and paid in conjunction with that other benefit.

Community health service benefits

Includes social transfers in kind relating to community health services such as domiciliary nursing services, well baby clinics, dental health services, health services provided to particular community groups, family planning services, alcohol and drug rehabilitation programs not involving admission, and other health services provided in a community setting. Also includes expenditure on patient transport. Community health service benefits are a component of health benefits.

Consumer Price Index (CPI)

A general measure of price inflation for the household sector in Australia. Specifically, it provides a measure of changes, over time, in the cost of a constant basket of goods and services acquired by the capital city households in Australia.

Contents of dwelling

This is a non-financial asset and comprises an estimated value of household contents. Examples include: clothing, jewellery, hobby collections, furniture, paintings and other works of art, soft furnishings and electrical appliances other than fixtures such as stoves and built-in items.

Cost of child care

The cost, gross of Child Care Benefit and the Child Care Rebate, to parents for a child to attend care. In most cases, where the Child Care Benefit was paid directly to the child care service provider, the cost of care was directly collected in the survey. In a small number of cases, where the Child Care Benefit was not paid directly to the provider, the Child Care Benefit was estimated.

Couple

See One family households.

Couple family with dependent children

See One family households.

Couple, one family household

A one family household consisting of:

- one couple only
- one couple, with their dependent and/or non-dependent children only

- one couple, with or without children, plus other relatives
- one couple, with or without children and other relatives, plus unrelated individuals.

Credit card debt

The amount owing on the respondent's latest credit card account statement (including any government, interest of financial institution charges). Includes amounts owing on specialised retail shopping cards as well as general credit cards such as Visa, Mastercard and store credit cards but excludes Visa and Mastercard debit only cards.

Current financial year income

Income earned in the period 1 July 2013 to 30 June 2014.

Debenture

A formal acknowledgement of indebtedness by a company. Interest is paid by the company at specific intervals. A loan or deposit can be called a debenture if it is secured over company assets. Unlike shareholders, debenture holders have a creditor relationship with the company. Instead of dividends, debenture holders receive interest on their debentures which is accounted for by the company as an expense.

Deciles

Groupings that result from ranking all households or persons in the population in ascending order according to some characteristic such as their household income and then dividing the population into 10 equal groups, each comprising 10% of the estimated population.

Dependent children

All persons aged under 15 years; and persons aged 15–24 years who are full-time students, have a parent in the household and do not have a partner or child of their own in the household.

Disability and carer payment

Households that receive income from Carer allowance, Carer payment, Disability Pension Department of Veterans' Affairs (DVA) or Disability Support Pension.

Disability support pension

Includes the Disability Support Pension, as well as additional cash allowances such as rent assistance. Disability support pension is a component of social assistance benefits in cash.

Disposable income

Gross income less income tax, the Medicare levy and the Medicare levy surcharge i.e. remaining income after taxes are deducted, which is available to support consumption and/or saving. Income tax, Medicare levy and the Medicare levy surcharge are imputed based on each person's income and other characteristics as reported in the survey. Disposable income is sometimes referred to as net income.

Dividends

Dividends may be the main source of income for people who run their own incorporated business. They can be:

- 'franked' which are shares of company profit paid or credited by an Australian resident public company from profits on which Australian company tax has been paid, or
- 'unfranked' which are those shares of company profit paid by an Australian resident company from profits on which Australian company tax has not been paid.

Dwelling

Defined as a suite of rooms contained within a building which are self-contained and intended for long-term residential use. To be self-contained the suite of rooms must possess cooking and bathing facilities as building fixtures. Examples of types of dwelling include: separate house; semi-detached, row or terrace house or townhouse; flat, unit, or apartment; and other dwelling, including caravan, cabin, houseboat, and house or flat attached to a shop.

Dwelling structure

The dwelling structure type is determined by the structure of the building that contains the dwelling. Households belong to one of four dwelling categories:

- separate house
- semi-detached, row or terrace house or townhouse
- flat, unit, or apartment and
- other dwelling, including caravan or cabin in a caravan park, houseboat in a marina, caravan not in a caravan park, houseboat not in a marina and house or flat attached to a shop.

Earners

Persons (excluding dependent children) who receive income from wages or salaries, who are engaged in their own business or partnership, or are silent partners in a business or partnership.

Education benefits

Social transfers in kind relating to the provision of school, tertiary and other education.

Electricity concessions

Includes social transfers in kind relating to electricity concessions and rebates.

Employed

Persons aged 15 years and over who, during the week before the interview:

- worked one hour or more for pay, profit, commission or payment in kind in a job or business, or on a farm (includes employees, employers and own account workers)
- worked one hour or more, without pay, in a family business or on a family farm
- had a job, business or farm but was not at work because of holidays, sickness or other reason.

Employee

An employed person who, for most of his/her working hours:

- works for a public or private employer and receives remuneration in wages or salary, or is paid a retainer fee by his/her employer and works on a commission basis, or works for an employer for tips, piece-rates or payment in kind
- operates their own incorporated enterprise with or without employees.

Employee income

An employee's total remuneration, whether monetary or in kind, received as a return to labour from an employer or from a person's own incorporated business. It comprises wages and salaries, bonuses, amounts salary sacrificed, non-cash benefits such as the use of motor vehicles and subsidised housing, and termination payments.

Employer

A person who operates his or her own unincorporated business or engages independently in a profession or trade, and hires one or more employees.

Equity in the dwelling

A household's equity in the dwelling is the difference between the value of the dwelling and the total amount outstanding on mortgages taken out on the dwelling for any purpose, or unsecured loans taken out for housing purposes.

Equivalisation

Can be applied to disposable household income and net worth to create equivalised disposable household income and equivalised household net worth. Adjustments are made using an equivalence scale. Equivalence measures are used in some analyses to enable comparison of the relative economic wellbeing of households of different size and composition. For a lone person household, the equivalised value is equal to the original value, or equal to zero if the original value was negative. For a household comprising more than one person, it is an indicator of the level that would be needed by a lone person household to enjoy the same level of economic wellbeing as the household in question.

For more information on the process of equivalisation, see the Survey of Income and Housing, User Guide, Australia, 2013–14 (cat. no. 6553.0).

Equivalising factor

A factor that can be used to adjust the actual incomes of households in a way that enables analysis of the relative wellbeing of households of different size and composition. The equivalising factor included on the file has been calculated using the 'modified OECD' equivalence scale. The factor is built up by allocating points to each person in a household. Taking the first adult in the household as having a weight of 1 point, each additional person who is 15 years or older is allocated 0.5 points, and each child under the age of 15 is allocated 0.3 points. The equivalence factor is the sum of the equivalence points allocated to the household members. Equivalised household income can be derived by dividing total household income by the equivalence factor.

Note that for large households, the equivalence factors included on the CURF file are based on the household size after it has been reduced to the maximum size allowable on each CURF.

Family

Two or more people, one of whom is at least 15 years of age, who are related by blood, marriage (registered or de facto), adoption, step or fostering, and who usually live in the same household. A separate family is formed for each married couple, or for each set of parent-child relationships where only one parent is present.

Family composition of household

Classifies households into three broad groupings based on the number of families present (one family, multiple family and non-family). One family households are further disaggregated according to the type of family (such as couple family or one-parent family) and according to whether or not dependent children are present. Non-family households are disaggregated into lone person households and group households.

Family day care

A type of formal child care provided by experienced caregivers in their own homes, available for a full day or part day. Schemes are administered and supported by central coordination units.

Family support payments

Households that receive income from Baby Bonus, Paid Parental Leave, Dad and Partner Pay, Family Tax Benefits, Parenting Payments or Schoolkids bonus.

Family Tax Benefit (FTB)

Includes Family Tax Benefit (both Part A and Part B) payments received fortnightly, as well as additional cash allowances such as rent assistance. It also includes one-off payments to families.

Financial assets

An asset whose value arises not from its physical existence (as would a building, piece of land, or capital equipment) but from a contractual relationship. Financial assets are mostly financial claims (with the exception of shares and value of own unincorporated business). Financial claims entitle the owner to receive a payment, or a series of payments, from an institutional unit to which the owner has provided funds. Examples include accounts held with financial institutions (including offset accounts), ownership of an incorporated business, shares, debentures and bonds, trusts, superannuation funds, and loans to other persons.

First home buyer

A household which bought their dwelling in the three years prior to being interviewed, and neither the reference person nor their co-resident partner had owned or been purchasing a home previously.

First Home Owners Grant

The First Home Owners Grant is a scheme established by the Australian Government to provide financial assistance to eligible first home buyers. Its value has varied over time as government policy has changed.

Flat, unit or apartment

Includes all self-contained dwellings in blocks of flats, units or apartments. These dwellings do not have their own private grounds and usually share a common entrance foyer or stairwell. This category includes houses converted into flats and flats attached to houses such as granny flats. A house with a granny flat attached is regarded as a separate house.

Formal child care

Regulated child care away from the child's home. The main types of formal care are before and/or after school care, long day care, family day care, occasional care and vacation care.

Full-time employed

Employed persons who usually work 35 hours or more a week (in all jobs).

Full-time student

A person 15 years or over who is classified as a full-time student by the institution they attend, or considers himself/herself to be a full-time student. Full-time study does not preclude employment.

Gini coefficient

A summary measure of inequality of income distribution. For more information see the 'Summary indicators of income distribution' section of this publication.

Government pensions and allowances

Income support payments from government to persons under social security and related government programs. Included are pensions and allowances received by aged, disabled, unemployed and sick persons, families and children, veterans or their survivors, and study allowances for students. All overseas pensions and benefits are included here, although some may not be paid by overseas governments.

Gross imputed rent

The estimated market rent that a dwelling would attract if it were to be commercially rented.

Gross income

Income from all sources, whether monetary or in kind, before income tax, the Medicare levy and the Medicare levy surcharge are deducted.

Group household

See Non-family household.

Greater Capital City Statistical Area Structure

Greater Capital City Statistical Areas (GCCSAs) represent the socio-economic extent of each of the eight state and territory capital cities. They include the people who regularly socialise, shop or work within the city, but live in the small towns and rural areas surrounding the city.

Guaranteed pensions

Comprise pensions which are guaranteed to provide a regular income stream for the life of the recipient or for the reversionary beneficiary's life on the death of the member. The most common are defined benefit pensions which are calculated based on a predetermined formula which varies in different funds. Common criteria used include: average salary before retirement, retirement age and years of employment.

Health benefits

Health benefits are social transfers in kind relating to acute care institutions, community health services, pharmaceuticals, Private Health Insurance Rebate and other health benefits.

Household

A person living alone or a group of related or unrelated people who usually live in the same private dwelling.

Household questionnaire

Used to collect information on household characteristics, housing costs and household assets and liabilities.

Household reference person

The reference person for each household is chosen by applying, to all household members aged 15 years and over, the selection criteria below, in the order listed, until a single appropriate reference person is identified:

- the person with the highest tenure when ranked as follows: owner without a mortgage, owner with a mortgage, renter, other tenure
- one of the partners in a registered or de facto marriage, with dependent children
- one of the partners in a registered or de facto marriage, without dependent children
- a lone parent with dependent children
- the person with the highest income
- the eldest person.

Housing benefits

Social transfers in kind from the provision of government housing at subsidised rental rates.

Housing costs

Housing costs for the purposes of the publication Housing Occupancy and Costs, Australia(cat. no. 4130.0), comprise the following costs for the three different tenure type categories:

- rent payments
- rates payments (general and water)
- mortgage or unsecured loan payments if the initial purpose was primarily to buy, build, add to, or alter the dwelling.

Some additional items relating to housing costs are available to enable alternative estimates of housing costs to be constructed. See the Survey of Income and Housing, User Guide, Australia, 2013–14 (cat. no. 6553.0) for alternative measures of housing costs included on the files.

Housing costs as a proportion of income

The total weekly housing costs of a group (e.g. one parent households) are divided by the total weekly income of that group expressed as a percentage.

Housing utilisation

Provides a measure of the bedroom requirements of a household according to household size and composition. See Canadian National Occupancy Standard for housing appropriateness.

Imputed rent

See Net imputed rent and Gross imputed rent.

Income

Income consists of all current receipts, whether monetary or in kind, that are received by the household or by individual members of the household, and which are available for, or intended to support, current consumption. Income includes receipts from:

- wages and salaries and other receipts from employment (whether from an employer or own incorporated enterprise), including income provided as part of salary sacrificed and/or salary package arrangements
- profit/loss from own unincorporated business (including partnerships)
- net investment income (interest, rent, dividends, royalties)
- government pensions and allowances (includes pensions and allowances from Commonwealth and State and Territory governments as well as pensions from overseas)
- private transfers (e.g. superannuation, workers' compensation, income from annuities, child support, and financial support received from family members not living in the same household).

Gross income is the sum of the income from all these sources before income tax, the Medicare levy and the Medicare levy surcharge are deducted. Other measures of income are Disposable income and Equivalised disposable household income.

Note that child support and other transfers from other households are not deducted from the incomes of the households making the transfers.

Income tax

See Taxes on income.

Income unit

One person or a group of related persons within a household, whose command over income is assumed to be shared. Income sharing is assumed to take place within married (registered or de facto) couples, and between parents and dependent children.

Income unit reference person

The male partner in a couple income unit, the parent in a one parent income unit and the person in a one person income unit.

Incorporated business

An incorporated business is a company that has a registered business name with the Australian Securities and Investments Commission (ASIC) and Australian Business Register (ABR), and a legal status which is separate to that of the individual owners of the business.

Individual questionnaire

Used to collect information from each person aged 15 years and over on individual details such as income, personal assets, education and labour force status.

Industry

Coded for all employed people aged 15 years and over, using the Australian and New Zealand Standard Industrial Classification (ANZSIC).

Informal child care

Non-regulated child care, arranged by a child's parent/guardian, either in the child's home or elsewhere. It comprises care by (step) brothers or sister, care by grandparents, care by other relatives (including a parent living elsewhere) and care by other (unrelated) people such as friends, neighbours, nannies or babysitters. It may be paid or unpaid.

Investment income

Income received as a result of ownership of assets. It comprises returns from financial assets (interest, dividends), and from non-financial assets (rent and royalties).

Investment loan

A loan taken out for the purpose of financing investment, excluding loans for business purposes and rental property.

Labour force status

Classifies all people aged 15 years and over according to whether they were employed, unemployed or not in the labour force.

Landlord type

For renters, the type of entity to whom rent is paid or with whom the tenure contract or arrangement is made. Renters are classified to one of the following categories:

- state/territory housing authority-where the household pays rent to a state or territory housing authority or trust
- private landlords-where the household pays rent to a real estate agent or to another person not in the same household
- person in the same household-where the unit pays rent to a person who resides in the same household
- other-where the household pays rent to the owner/manager of a caravan park, an employer (including a government authority), a housing cooperative, a community or church group, or any other body not included elsewhere.

Liability

A liability is an obligation which requires one unit (the debtor) to make a payment or a series of payments to the other unit (the creditor) in certain circumstances specified in a contract between them.

Life tenure

A lease arrangement in which the tenant has the right to occupy the dwelling for an indefinite or unspecified period.

Loan

A form of liability that is created when creditors lend funds directly to debtors. Examples include an overdraft from a bank, money lent by a building society with a mortgage over a property as collateral, and personal loans.

Loans for owner occupied dwelling

Principal outstanding on loans used to purchase, build, alter, or make additions to the selected dwelling. Includes money borrowed for a deposit on the selected dwelling, and bridging finance taken out until such time as a loan or mortgage is obtained or the dwelling is bought outright. Where only a proportion of a loan is used for the owner occupied dwelling, only that proportion of the principal outstanding is included.

Lone person household

See Non-family household.

Long day care centre

A type of formal child care that is centre-based and is available to children between birth and school age for the full day or part day. Centres are usually open for most of the year.

Low Economic Resource Household

People with low economic resources (i.e. low consumption possibilities) are those in households in the lowest two quintiles (i.e. 40%) of both equivalised disposable household income and equivalised household net worth.

Low income

Low income households are defined as households in the lowest equivalised disposable household income quintile, excluding the 1st and 2nd percentiles (i.e. the 3rd to 20th percentiles inclusive). The 1st and 2nd percentiles are excluded due to the high wealth and expenditure characteristics those household exhibit, and the prevalence of income types other than employee income and government pensions and allowances.

Lower income

Lower income households is a measure using in the publication Housing Occupancy and Costs, Australia (cat. no. 4130.0) that is defined as households in the lowest and second equivalised disposable household income quintiles, excluding the 1st and 2nd percentiles (i.e. the 3rd to 40th percentiles inclusive). The 1st and 2nd percentiles are excluded due to the high wealth and expenditure characteristics those household exhibit, and the prevalence of income types other than employee income and government pensions and allowances.

Main source of income

The income source from which the most positive income is received. If total income is nil or negative the main source is undefined. As there are several possible sources, the main source may account for less than 50% of gross income.

Mean housing costs

The total weekly housing costs paid by a group of households (e.g. couple only households) divided by the number of households in that group.

Mean income

The total income received by a group of units divided by the number of units in the group. For more detail about household weighted and person weighted means, see the 'Summary indicators of income distribution' section of this publication for more information.

Mean net worth

The total or aggregate net worth of a group of units, divided by the number of units in the group. In this publication, the most common unit is the household.

Median housing costs

That level of weekly housing costs that divides a group of households into two equal parts, one half having housing costs above the median and the other half having housing costs below the median. Households with nil or negative total income are not included in this calculation.

Median income

That level of income which divides the units in a group into two equal parts, one half having incomes above the

median and the other half having incomes below the median. For more detail about household weighted and person weighted medians, see the 'Summary indicators of income distribution' section of this publication for more information.

Median net worth

That level of net worth which divides the units in a group into two equal parts, one half having net worth above the median and the other half having net worth below the median.

Median ratio of housing costs to income

The ratio of weekly housing costs to gross weekly income is calculated for each household. The median is the level of that ratio that divides a group of households into two equal parts, one half having the ratio above the median and the other half having the ratio below the median.

Medicare levy

Medicare is Australia's universal health care system. The Medicare levy is a specific tax, based on individual income, intended to assist in the funding of this system.

Medicare levy surcharge

The Medicare levy surcharge is a levy, or an additional tax, on Australian taxpayers who do not have an appropriate level of private hospital insurance and who are earning more than the specified income threshold.

Mortgage

A mortgage is a loan taken out using the usual residence as security. An owner with a mortgage must still owe money from such a loan.

Multiple family household

A household containing two or more families. Unrelated individuals may also be present.

Negative income

Income may be negative when a loss accrues to a household as an owner or partner in unincorporated businesses, rental properties or other investment income. Losses occur when operating expenses and depreciation are greater than gross receipts.

Negative net worth

Net worth may be negative when household liabilities exceed household assets.

Net imputed rent

Gross imputed rent less housing costs. Net imputed rent is an estimate of the value of housing services that households receive from home ownership or by households paying subsidised rent or occupying their dwelling rent free. Housing costs for the purpose of calculating net imputed rent for owner-occupiers comprise:

- rates payments (general and water)
- body corporate fees
- the interest component of repayments of loans that were obtained for the purposes of purchasing or building
- rent payments
- house insurance costs
- repair and maintenance costs.

Net imputed rent from subsidised public rentals is included as a social transfer in kind for housing.

Net worth

Net worth is the value of a household's assets less the value of its liabilities. Net worth may be negative when household liabilities exceed household assets.

New dwelling

A dwelling is new if it was built under contract for the current owner, or was purchased from the builder/developer, and the current owners were the first household to live in the dwelling.

Non-dependent children

Persons aged 15 years and over who:

- do not have a spouse or offspring of their own in the household
- have a parent in the household
- are not full-time students aged 15–24 years.

Non-family household

A household that consists of unrelated persons only. Non-family households are classified to one of the following

categories:

- Group household: a household consisting of two or more unrelated persons where all persons are aged 15 years and over. There are no reported couple relationships, parent-child relationships or other blood relationships in these households.
- Lone person household: a household consisting of a person living alone.

Non-financial assets

Non-financial assets are all assets other than financial assets. Examples include residential and non-residential property, household contents and vehicles.

Not in the labour force

Persons not in the categories employed or unemployed as defined.

Occasional care

A type of formal child care provided mainly for children who have not started school. These services cater mainly for the needs of families who require short term care for their children.

Occupation

Coded for all employed persons aged 15 years and over, using the Australian and New Zealand Standard Classification of Occupation (ANZSCO)(cat. no. 1220.0).

Offset accounts

An offset account is an account with a financial institution that is linked to a home loan. The balance in offset accounts reduces the interest charged on the loan.

One family household

A one family household is classified to one of the following categories:

- couple only - two persons in a registered or de facto marriage, who usually live in the same household
- couple family with dependent children - a household consisting of a couple with at least one dependent child. The household may also include non-dependent children, other relatives and unrelated individuals
- one parent family with dependent children - a household comprising a lone parent with at least one dependent child. The household may also include non-dependent children, other relatives and unrelated individuals
- other one family households: a household comprising:
 - one couple with their non-dependent children only
 - one couple, with or without non-dependent children, plus other relatives
 - one couple, with or without non-dependent children or other relatives, plus unrelated individuals
 - a lone parent with his/her non-dependent children, with or without other relatives and unrelated individuals
 - two or more related individuals where the relationship is not a couple relationship or a parent-child relationship (e.g. two brothers).

One parent family with dependent children

See One family household.

One parent, one family household

A one family household comprising a lone parent with at least one dependent or non-dependent child. The household may also include other relatives and unrelated individuals.

Other dwelling

Includes caravans, houseboats, or houses or flats attached to a shop or other commercial premise.

Other education benefits

Social transfers in kind relating to special education (e.g. education for children who have physical disabilities) and other education benefits which could not be assigned to school or tertiary education. Other education benefits is a component of education benefits.

Other formal child care

A type of formal child care other than before and/or after school care, long day care, family day care, occasional care and vacation care.

Other health benefits

Includes social transfers in kind relating to public health services such as health promotion campaigns, occupational health and safety programs, food standards regulation, immunisation programs, breast cancer screening and screening for childhood diseases, as well as expenditure on health research. Other health benefits is a component of health benefits.

Other income

Income other than wages and salaries, own unincorporated business income and government pensions and allowances. This includes income received as a result of ownership of financial assets (interest, dividends), and of non-financial assets (rent, royalties) and other current receipts from sources such as superannuation, child support, workers' compensation and scholarships. Income from rent is net of operating expenses and depreciation and may be negative when these are greater than gross receipts.

Other source of deposit

Other sources of deposit include state/territory government grants, contributions from employers, loans from informal sources that are not family or friends, other loans, sale of car or other assets, and inheritance.

Other source of monetary assistance

Other sources of monetary assistance include state/territory government grants, contributions from employers, sale of car or other assets, and inheritance.

Other landlord type

Where the household pays rent to the owner/manager of a caravan park, an employer (including a government authority), a housing cooperative, a community or church group, or any other body not included elsewhere.

Other one family households

See One family households.

Other payments

Households that receive income from other government pensions and allowances. These include overseas pensions and benefits, partner allowance, sickness allowance, special benefit, war widow pension (DVA), widow allowance, wife pensions, seniors supplement, and other government pensions and allowances.

Other private income

Private income other than employee income, government pensions and allowance and income from own business. It includes superannuation, workers' compensation, child support and any other allowances regularly received as well as interest and property rent.

Other property loans

Principal outstanding on loans used to purchase, build, alter, or make additions to property rented out, loans taken out by people in rental properties who are buying or building a home somewhere else, and loans taken out for alterations and additions to other property. Where only a proportion of a loan is used for the property, only that proportion of the principal outstanding is included.

Other tenure type

A household which is not an owner (with or without a mortgage), or a renter. Includes rent free.

Own account worker

A person who operates his or her own unincorporated business or engages independently in a profession or trade and hires no employees.

Own unincorporated business income

The profit/loss that accrues to persons as owners of, or partners in, unincorporated businesses. Profit/loss consists of the value of gross output of the business after the deduction of operating expenses (including depreciation). Losses occur when operating expenses are greater than gross receipts and are treated as negative income.

Owner (of dwelling)

A household in which at least one member owns the dwelling in which the household members usually reside. Owners are divided into two categories: owners without a mortgage and owners with a mortgage. If there is any outstanding mortgage or loan secured against the dwelling the household is an owner with a mortgage. If there is no mortgage or loan secured against the dwelling the household is an owner without a mortgage.

Part-time employed

An employed person who usually works less than 35 hours per week.

Percentiles

When all households or persons in the population are ranked from the lowest to the highest on the basis of some characteristic such as their household income, they can then be divided into equal sized groups. Division into 100 groups gives percentiles. The highest value of the characteristic in the tenth percentile is denoted P10. The median or the top of the 50th percentile is denoted P50. P20, P80 and P90 denote the highest values in the 20th, 80th and 90th percentiles. Ratios of values at the top of selected percentiles, such as P90/P10, are often called percentile ratios.

Percentile ratios

Percentile ratios summarise the relative distance between two points in a distribution. To illustrate the full spread of the income distribution, the percentile ratio needs to refer to points near the extremes of the distribution, for example, the P90/P10 ratio. The P80/P20 ratio better illustrates the magnitude of the range within which the income or net worth of the majority of households falls. The P80/P50 and P50/P20 ratios focus on comparing the ends of the income distribution with the midpoint.

Perturbation

Adjustment of estimates to disguise individual values without affecting the statistical validity of aggregate data.

Pharmaceutical benefits

Includes social transfers in kind relating to pharmaceuticals provided outside of hospitals, aids and appliances used for health purposes and supplied in an ambulatory setting, glasses, hearing aids, wheel chairs, etc. Pharmaceutical benefits is a component of health benefits.

Preschool

Educational and developmental programs for children in the year (or in some jurisdictions, two years) before they begin full-time primary education.

Previous financial year exclusion flag

This item is available on the file to indicate records that could be regarded as out of scope when analysing previous year income data. For more information see the Survey of Income and Housing, User Guide, Australia, 2013–14 (cat. no. 6553.0).

Previous financial year income

Income earned in the period July 2012 to June 2013.

Private dwelling

Houses, flats, home units, caravans, garages, tents and other structures that are used as places of residence. These are distinct from special dwellings which include hotels, boarding houses and institutions.

Private Health Insurance Rebate

Includes social transfers in kind relating to a rebate on private health insurance costs for members of a registered health fund. Private Health Insurance Rebate is a component of health benefits.

Private income

Current receipts from private organisations and other households, including wages and salaries, income from own business, superannuation, workers' compensation, income from annuities, interest, dividends, royalties, income from rental properties, scholarships and child support.

Private renter

A household paying rent to a landlord who is a real estate agent, a parent or other relative not in the same unit or another person not in the same unit.

Private trusts

Trusts other than public unit trusts. These include private unit trusts, fixed unit trusts, family trusts, charitable trusts and testamentary trusts.

Property

All residential and non-residential properties owned by persons in the household, excluding properties owned by the respondent's business.

Public renter

A household paying rent to a state or territory housing authority/trust.

Public unit trusts

A trust which issues units to the general public within Australia for the purpose of investing the pooled monies. A public unit trust must have registered a prospectus with the Australian Securities and Investments Commission (ASIC) and be governed by a trust deed between its management company and a trustee company. The units may or may not be listed on the Australian Stock Exchange. Includes property trusts, equity trusts, mortgage trusts, cash management trusts and public trading trusts.

Quintiles

Groupings that result from ranking all households or people in the population in ascending order according to some characteristic such as their household income or net worth and then dividing the population into five equal groups, each comprising 20% of the estimated population.

Ratio at top of selected percentiles

See Percentiles.

Recent home buyer

A household which bought their dwelling in the three years prior to the survey.

Recent mover

A household in which the reference changed their residence in the five years prior to being interviewed.

Reference person

See Household reference person and Income unit reference person.

Relative standard error (RSE)

The standard error expressed as a percentage of the estimate for which it was calculated. It is a measure which is independent of both the size of the sample, and the unit of measurement and as a result, can be used to compare the reliability of different estimates. The smaller an estimate's RSE, the more likely it is that the estimate is a good proxy for that which would have been obtained if the whole population had been surveyed. For more information see the Survey of Income and Housing, User Guide, Australia, 2013–14 (cat. no. 6553.0).

Repairs and maintenance

Repairs and maintenance refers to any work undertaken with the purpose of either preventing deterioration or repairing some aspect of the dwelling back to its original condition.

Renter

A household that pays rent to reside in the dwelling. See 'Landlord type' for further classification.

Rent free

Rent free is a tenure arrangement where the unit (i.e. household, income unit or person) exchanges no money for lodging and is not an owner of the dwelling.

Rest of State

Under the Australian Statistical Geography Standard (ASGS), Rest of State is any area not defined as being part of the Greater Capital City Statistical Areas (GCCSAs). In the case of Australian Capital Territory and Northern Territory however, there is no Rest of State balance.

Salary packaging

An arrangement for the employer to remunerate the employee with a combination of cash wages and salaries and one or more non-cash benefits, to the value of the employee's total remuneration.

Salary sacrifice

An arrangement under which an employee agrees contractually to forgo part of the remuneration, which the employee would otherwise receive as wages and salaries, in return for the employer or someone associated with the employer providing benefits of a similar value.

Schoolkids bonus

A biannual payment, paid in January and July from January 2013 to the end of 2016, to eligible families, carers and students to assist with education related costs of primary and secondary school students. The Schoolkids Bonus replaced the Education Tax Refund.

School education benefits

Social transfers in kind relating to administration, inspection, support and operation of educational programs for preschool, primary and secondary school students. Government expenditure on the administration, inspection, support and operation of transportation services to students were included. Government expenditure on school medical and dental programs (which are included in other health benefits) and monetary transfers to households were excluded. School education is a component of education benefits.

Selected dwelling

The private dwelling selected in the sample for the survey.

Selected superannuation contributions for employees

Selected superannuation contributions comprise:

- The compulsory employer contributions required under the Superannuation Guarantee. These values have been imputed as the minimum amount that employers must contribute to employees' superannuation accounts (9.25% in 2013-14). Where possible, employee income that is not covered by this legislation (such as overtime) has been excluded.
- Income salary sacrificed by employees into a superannuation account.
- Superannuation contributions from employers above the minimum compulsory payments.

After tax contributions by employees are not included.

Semi-detached, row or terrace house or townhouse

A dwelling with its own private grounds and no dwelling above or below. A key feature of this dwelling is that it is either attached in some structural way to one or more dwellings or is separated from neighbouring dwellings (usually by less than one-half metre). Examples include semi-detached, row or terrace houses, townhouses or villa units. Multistorey townhouses or units are separately identified from those which are single storey.

Separate house

A dwelling which is self-contained and separated from other houses (or other buildings or structures) by a space to allow access on all sides (usually at least one-half metre). This category also includes houses that have an attached flat (e.g. a granny flat). The attached flat will be included in the flat, unit or apartment category.

Shares

A share is a contract between the issuing company and the owner of the share which gives the latter an interest in the management of the corporation and the right to participate in profits. The "value of shares" excludes the value of shares held by individuals in their own incorporated business. Such shares are included in "value of own incorporated business".

Significant person

Significant persons are defined as follows:

- all members of lone person or couple only households
- all parents in a couple with children household or a single parent household
- the person aged 15 years or over in a group household where one person is aged 15 years or over and the other members of the household are less than 15 years old
- 50% of the persons aged 15 years and over in all other households.

Silent partner

Is a person who has some share or legal ownership in a business but who does not actively 'work' in that business.

Social assistance benefits in cash

Cash payments to persons from general government without any requirement to provide goods and services in return. Included are pensions and allowances received by aged, disabled, unemployed and sick persons, families and children, veterans or their survivors, and study allowances for students. Family Tax Benefit, Baby Bonus and Child Disability Assistance Payment paid to recipients of Carer Allowance are also included in social assistance benefits in cash. Household social assistance benefits in cash are the sum of all household members' cash payments. The only difference between 'government pensions and allowances' and 'social assistance benefits in cash' is that overseas pensions are included in government pensions and allowances and private income and excluded from social assistance benefits in cash.

Social transfers in kind

Non-cash benefits and services provided by the government to households for education, health, housing, social security and welfare, and electricity concessions and rebates. It includes reimbursements of approved expenditures such as the Medicare rebate, the Private Health Insurance Rebate, the Child Care Benefit and the Child Care Rebate. The cost of administering the provision of social assistance benefits in cash is included. For more information see the Survey of Income and Housing, User Guide, Australia, 2013–14 (cat. no. 6553.0).

Standard error (SE)

A measure of the likely difference between estimates obtained in a sample survey and estimates which would have been obtained if the whole population had been surveyed. The magnitude of the standard error associated with any survey is a function of sample design, sample size and population variability. For more information see the Survey of Income and Housing, User Guide, Australia, 2013–14 (cat. no. 6553.0).

Statistical Area Level 1 (SA1)

Statistical Areas Level 1 (SA1s) have been designed as the smallest unit for the release of Census data. SA1s generally have a population of 200 to 800 persons, and an average population of about 400 persons. They are built from whole Mesh Blocks and there are approximately 55,000 SA1s covering the whole of Australia.

Statistical Area Level 4 (SA4)

Statistical Areas Level 4 (SA4s) are part of the ASGS and are used for the output of a variety of regional data, including the 2011 Census Data. There are 106 SA4s covering the whole of Australia without gaps or overlaps. They are built up from SA1s. In regional areas, SA4s tend to have populations of between 100,000 to 300,000 people. In metropolitan areas, SA4s tend to have larger populations (300,000 – 500,000 people).

State/territory government concessions and exemptions

Any exemption or concession for first home buyers on stamp (transfer) duty and/or mortgage duty payable to a state or territory government. All jurisdictions offered exemptions and/or concessions on stamp duty and/or mortgage duty to first home buyers in the survey period, normally subject to property value and income thresholds.

State/territory government grants

Any monetary grant paid to eligible first home buyers that is in addition to the First Home Owner Grant and introduced by a state or territory government. Some jurisdictions offered grants to first home buyers in the survey period.

Study loans

Study loans are debts incurred under Higher Education Loans Program (HELP), the government education payment scheme, and other government higher education schemes. They also include loans incurred prior to 2005 under the Higher Education Contribution Scheme (HECS) and the Student Financial Supplement Scheme (SFSS). A feature of these loans is that the obligation to repay them only exists when the student's income exceeds a threshold. The debt is also extinguished upon death. The HELP scheme includes several education payment schemes, including HECS-HELP and FEE-HELP. Study loans also includes student loans from other countries.

Superannuation

A long-term savings arrangement which operates primarily to provide income for retirement.

Superannuation/annuity income

Income from superannuation, annuities and private pensions such as allocated pensions.

Superannuation coverage

Persons aged 15 years and over were considered to have superannuation coverage if they:

- had a superannuation balance above zero,
- were receiving regular income from superannuation, or
- had received a lump sum superannuation payment in the last two years.

Taxes on income

Taxes on income is the sum of personal income tax plus the Medicare levy and Medicare levy surcharge for all members of the household. Taxes on income were imputed according to the 2013–14 tax rules which were applied to the gross income of family members according to their characteristics as reported in the 2013–14 Survey of Income and Housing.

Tenure type

The nature of a household's legal right to occupy the dwelling in which the household members usually reside. Tenure is determined according to whether the household owns the dwelling outright, owns the dwelling but has a mortgage or loan secured against it, is paying rent to live in the dwelling, or has some other arrangement to occupy the dwelling.

Term annuities

Term annuities are a fixed-term product that gives people a guaranteed income for a specified term. This involves a series of payments purchased with a lump sum, usually from an insurance company.

Tertiary education benefits

Social transfers in kind relating to the administration, inspection, operation and support of education programs at higher education institutions and colleges of technical and further education. Tertiary education is a component of education benefits.

Topcoding

Reduction of all high values to a specified maximum value.

Trusts

Any type of managed fund which involves the pooling of investors' money in order for a trustee or professional manager to administer that fund. Examples include listed and unlisted public unit trusts, cash management trusts, property trusts and family trusts used only for investment purposes.

Unemployed

Persons aged 15 years and over who were not employed during the week before the interview and had actively looked for full-time or part-time work at any time in the four weeks before the interview and:

- were available for work in the week before the interview,
- were waiting to start a new job within four weeks from the interview and would have started in the week before the interview if the job had been available then.

Unemployment and study payments

Households that receive income from Austudy/ABSTUDY, Newstart allowance or Youth allowance.

Unincorporated business

A business in which the owner(s) and the business are the same legal entity, so that, for example, the owner(s) are personally liable for any business debts that are incurred. The business may be registered (in their own state) as a sole trader, partnership or firm; however they are not registered with the Australian Securities and Investments Commission and are not legally a company.

Unsecured loan

A loan not requiring any security or collateral.

Vacation care

A formal child care service provided to school children during the school holidays.

Value of dwelling

The estimated value of the dwelling and its land, as estimated and reported by the respondent. The data are only collected for owners.

Vehicles

Vehicles include registered and unregistered vehicles used for private purposes including cars, trucks, buses, motorcycles, caravans, aircraft, boats and bicycles.

Vehicle loans

Principal outstanding on loans used to purchase motor vehicles. Where only a proportion of a loan is used to purchase a vehicle, only that proportion of the principal outstanding is included.

Wealth

See Net worth.

Worker's compensation payment

Monies paid by insurance companies and sometimes by employers as compensation for loss of earnings while unable to attend work due to an illness or injury. It can also be paid as compensation for an injury itself that was caused by an accident or injury at work.

Year of arrival in Australia

The year a person (born outside Australia) first arrived in Australia from another country, with the intention of staying in Australia for one year or more.

Abbreviations

ABBREVIATIONS

\$	dollars
'000	thousand
ABS	Australian Bureau of Statistics
ACT	Australian Capital Territory
ARIA	Accessibility/Remoteness Index of Australia
ASGC	Australian Standard Geographical Classification
ASGS	Australian Statistical Geography Standard
ASNA	Australian System of National Accounts
ATO	Australian Taxation Office
Aust.	Australia
CAI	computer assisted interviewing
cat. no.	catalogue number
CATI	Computer assisted telephone interviewing
CAPI	Computer assisted personal interviewing
CCB	Child Care Benefit
CCR	Child Care Rebate (formerly known as Child Care Tax Rebate: CCTR)
CNOS	Canadian National Occupancy Standard
COAG	Council of Australian Governments
CPI	Consumer Price Index
CRA	Commonwealth Rent Assistance
CRB	collector record book
CURF	confidentialised unit record file
DVA	Department of Veterans' Affairs (Australian Government)
excl.	excluding
EDHI	Equivalent Disposable Household Income

ERP	estimated resident population
FBT	Fringe Benefits Tax
FISIM	financial intermediation services indirectly measured
FTB	Family Tax Benefit
GFC	global financial crisis
GFS	Government Finance Statistics
GMI	gross mixed income
GOS	gross operating surplus
GST	goods and services tax
HECS	Higher Education Contribution Scheme
HELP	Higher Education Loan Program
HES	Household Expenditure Survey
HH	household
IU	income unit
LER	Low Economic Resource measure
nec	not elsewhere classified
no.	number
NPISH	non-profit institutions serving households
NSW	New South Wales
NT	Northern Territory
OECD	Organisation for Economic Co-operation and Development
PAL	Primary Approach Letters
PAYG	pay-as-you-go tax
PHIR	Private Health Insurance Rebate
PPL	paid parental leave
Qld	Queensland
RBA	Reserve Bank of Australia
ROGS	Report on Government Services
RSE	relative standard error
SA	South Australia
SA1	Statistical Area Level 1
SA4	Statistical Area Level 4
SE	standard error
SEIFA	Socio-Economic Indexes for Areas
SIH	Survey of Income and Housing
STIK	social transfers in kind
Tas.	Tasmania
Vic.	Victoria
WA	Western Australia

Quality Declaration - Summary

QUALITY DECLARATION - SUMMARY

INSTITUTIONAL ENVIRONMENT

For information on the institutional environment of the Australian Bureau of Statistics (ABS), including the legislative obligations of the ABS, financing and governance arrangements, and mechanisms for scrutiny of ABS operations, please see ABS Institutional Environment.

RELEVANCE

The Survey of Income and Housing (SIH) collects detailed information on income, wealth, housing, characteristics of individuals, income units and households from a sample of private dwellings throughout Australia.

The survey collects information by personal interview from usual residents of private dwellings in urban and rural areas of not Very Remote Australia, covering over 97% of the people living in private dwellings in Australia.

The principal objective is to facilitate the analysis and monitoring of the social and economic welfare of Australian residents in private dwellings. The main users are government and other social and economic analysts involved in the development, implementation and evaluation of social and economic policies.

Income and wealth data are used by economic and social analysts and policy makers to:

- understand the distribution of economic resources among private households in Australia;
- identify households most at risk of experiencing economic hardship; and
- understand the effects of taxation and income support systems on the wellbeing of people and households.

Housing data are used for:

- housing affordability studies;
- analysis of housing occupancy, including levels of home ownership and housing utilisation; and
- comparison of the housing costs by tenure type.

TIMELINESS

The SIH is conducted every two years. The 2013–14 SIH collected information over the period July 2013 to June 2014.

The first results from the 2013–14 survey were released on 4th September 2015. Subsequent outputs, including feature articles, other publications and Confidentialised Unit Record Files will be released in late 2015.

ACCURACY

Final sample

In 2013–14, the SIH sample size decreased from 14,569 households in 2011–12 to 14,162 households in 2013–14 due to a small decline in response rates and increase in sample loss. The expansion of the 2009–10 sample for an extra 4,200 households located outside capital cities to better support COAG performance reporting was maintained.

The final sample on which estimates are based is composed of persons for whom all necessary information is available. Of the selected dwellings, there were 18,249 in the scope of the survey, of which 14,162 were included as part of the final estimates. To account in part for non-response, SIH data are weighted by: state; part of state; age; sex; labour force status; number of households; and household composition.

To address partial non-response, data were imputed for missing fields. The final SIH sample includes 5,613 households which had at least one imputed value in income, assets and liabilities, or child care expenses. For 40% of these households only a single module was missing data.

Reliability of the estimates

Estimates produced from the SIH are subject to two types of error: non-sampling error; and sampling error.

Non-sampling error

Non-sampling error can occur in any collection, whether the estimates are derived from a sample or from a complete collection such as a census. Sources of non-sampling error include non-response, errors in reporting by respondents or recording of answers by interviewers and errors in coding and processing the data.

Sampling error

The estimates are based on a sample of possible observations and are subject to sampling variability. The estimates may therefore differ from the figures that would have been produced if information had been collected for all households. A measure of the sampling error for a given estimate is provided by the standard error, which may be expressed as a percentage of the estimate (relative standard error).

The sample was designed to facilitate analysis at the part of state level with a high level of accuracy for the indicators from the SIH, including: Equivalised Disposable Household Income; Net Worth; and Tenure Type.

COHERENCE

Each cycle of the SIH collects comparable information to allow for analysis of changes over time.

Various statistics can be utilised to make comparisons between 2013–14 SIH data, with data from previous SIH cycles. These include the Gini coefficient (a summary measure of income and wealth distribution and inequality), proportions (e.g. proportional share of income and wealth), means and medians. Wherever comparisons of prior cycles are made in the data cubes, CPI adjusted data has been provided to allow for analysis of real change after inflation is taken into account.

The ABS seeks to maximise consistency and comparability over time by minimising changes to the survey. Sound survey practice, however, requires ongoing development and maintenance to maintain the integrity of the data and the efficiency of the collection. Income and wealth standards are available on the ABS website and more information is available in the Explanatory Notes of this publication and the User Guide publication.

The SIH provides baseline income and wealth information which provides a comparison point for other ABS and external surveys. Selected comparisons with other ABS sources are provided in a datacube available from the 'Downloads' tab of this publication.

INTERPRETABILITY

This publication brings together information that was previously published in two separate releases – Household Income and Income Distribution, Australia (cat. no. 6523.0) and Household Wealth and Wealth Distribution, Australia (cat. no. 6554.0). The summary of findings and data cubes from both these previous publication have been combined to facilitate a simultaneous analysis of household income and wealth.

Detailed information on the terminology, classifications and other technical aspects associated with the SIH can be found in the Explanatory Notes and Glossary included with this publication.

ACCESSIBILITY

Tabulated data and associated RSEs are available in Excel spreadsheets which can be accessed from the 'Downloads' tab.

A Basic and Expanded confidentialised unit record file (CURF) will be produced from the SIH, subject to the approval of the Australian Statistician. The Basic CURF will be available on CD-ROM and via Remote Access Data Laboratory (RADL), and the Expanded CURF will be available via RADL and ABS Data Laboratory (ABSDL). For further details, refer to the Microdata Entry Page on the ABS website. It is expected that the Basic and Expanded CURF will be available in late 2015.

Data are also available on request. Note that detailed data can be subject to high relative standard errors which in some cases may result in data being confidentialised. A data item list is available from the 'Downloads' tab of the Survey of Income and Housing, User Guide, Australia, 2013–14 (cat. no. 6553.0).

For further information about these or related statistics, contact the National Information and Referral Service on 1300 135 070, or email client.services@abs.gov.au. The ABS Privacy Policy outlines how the ABS will handle any personal information that you provide to us.

Data Cubes (I-Note) - Data Cubes

This document was added or updated on 02/08/2016.

02/08/2016 - Replacement of Table 24.5 in data cube 24:

- Correction of errors in number of all employees, imputed contributions and total contributions;
- Gender comparison added; and
- Correction of footnote (c)

21/04/2016 - New information released on superannuation for persons (data cube 24).

16/12/2015 - This release includes new information:

- Median net worth added to Household Assets and Liabilities tables for each subpopulation;
- New Low economic resource households tables (data cube 3);
- New Imputed rent tables using new experimental methodologies (data cube 13);
- Imputed rent for owner-occupied dwellings using a new experimental methodology added to Income distribution tables for each subpopulation; and
- Income totals (including imputed rent using new experimental methodologies) added to Income, Government Benefits and Taxes tables for each subpopulation.

13/11/2015 - Replacement of data cubes to correct:

- Tables 1, 5-12 and 15 Social Transfers in Kind data;
- Table 6.1 Gross Income data; and
- Table 11.1 median Disposable Income and Equivalised Disposable Income for Couple families with dependent children only and their youngest child is 5 to 14 years old.

04/09/2015 - Initial release of Household Income and Wealth, 2013-14 data cubes

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